

November 23, 2019

Una O'Boyle
Clerk of the Bankruptcy Court
United States Bankruptcy Court
824 North Market Street, 3rd Floor
Wilmington, DE 19801

FILED

2019 DEC -4 AM 10:29

CLERK
U.S. BANKRUPTCY COURT
DISTRICT OF DELAWARE

Dear Una:

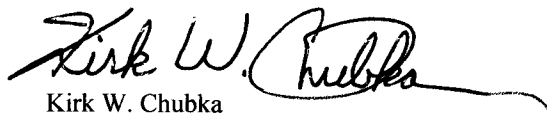
The purpose of this letter is to "answer to the complaint" referencing Case 19-50826-BLS Doc 2 Filed 11/18/19, which names me, Kirk W. Chubka, as the Defendant vs. WOODBRIDGE GROUP OF COMPANIES, LLC, et al.

Let the record show that on May 9, 2016, I hand-delivered my \$25,000.00 personal check, payable to Woodbridge Mortgage Investment Fund 3A, LLC, and dated 5/9/16, to Daniel Orfin, President & CEO of Orfin & Associates, who served as my go between/agent and forwarded said check to the Woodbridge Group. In exchange for my \$25,000.00 investment, I received a Promissory Note, dated May 10, 2016, which listed Property ID Owlwood Estates, located in Holmby Hills, CA. Principal was \$25,000.00, Interest Rate was 5%, and the Term was 12 months. Prior to it's expiration, I was contacted by Daniel Orfin, who informed me Woodbridge would continue to pay interest on my investment @ the 5% rate, so I agreed to a 12-month extension. In reality, the term ended prematurely when a \$25,000.00 loan I funded was, as I understand it, "called/paid off." Consequently, I received my final interest payment on 8/31/17 (see Exhibit B attached). Then, on 9/30/17, I rightfully received, as stipulated in the Promissory Note dated May 10, 2016, my \$25,000.00 Principal from Woodbridge. I even received a subsequent call from Orfin & Associates to verify/confirm that I, indeed, received my Principal \$25,000.00 back from Woodbridge!

Upon receipt of my Principal amount, this case, in my eyes, became a Done Deal! I invested \$25,000.00 and was paid interest @ a fair & reasonable rate until the investment term expired, at which time I was paid back my Principal \$25,000.00 - End of Story. Neither foul, fraudulent nor criminal act was committed and no harm was done! However, insinuations the Principal and interest payments were "preferentially" made to me and were "fraudulent" transfers, based upon a theory that the Debtors did not receive "reasonably equivalent value" for such payments, is absolutely ludicrous! I was simply an investor, and the fiduciary responsibility to pay back all investors was solely on the Woodbridge Group. In regards to this case, the bottom line is, I do not owe anybody any money, and nobody owes me any money, CASE CLOSED!

The disheartening thing is another family member was victimized by the Woodbridge Group. My nephew made a similar \$25,000.00 investment; unfortunately, Woodbridge filed for bankruptcy on 12/4/17, and has yet, to this day, failed to pay back my nephew his Principal \$25,000.00! Maybe, Michael Goldberg, as Liquidating Trustee of the Woodbridge Liquidation Trust, should litigate THAT!

Sincerely,


Kirk W. Chubka

Attachment: Exhibit B

Cc: Pachulski Stang Ziehl & Jones LLP
Daniel Orfin, Orfin & Associates

Exhibit B
 Net Winner Disbursements
 Bankruptcy Case No. 17-12560

Debtor	Bank Account	Check Date	Clear Date	Ck. No.	Name	Memo	Amount
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	05/16/16	06/07/16	4551	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT MAY 21 DAYS	\$ 72.92
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	06/30/16	06/30/16	DD063016	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT JUN	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	07/29/16	07/29/16	DD072916	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT JUL	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	08/31/16	08/31/16	DD083116	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT AUG	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	09/30/16	09/30/16	DD093016	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT SEP	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	10/31/16	10/31/16	560	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT OCT	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	11/30/16	11/30/16	631	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT NOV	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	12/30/16	12/30/16	683	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT DEC	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	01/31/17	01/31/17	748	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT JAN	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	02/28/17	02/28/17	755	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT FEB	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	03/31/17	03/31/17	740	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT MAR	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	04/28/17	04/28/17	728	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT APR	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	05/31/17	05/31/17	DD	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT MAY	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	06/30/17	06/30/17	DD	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT JUN	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	07/31/17	07/28/17	DD	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT JUL	104.17
Woodbridge Mortgage Investment Fund 3A, LLC	1894817897	09/01/17	08/31/17	DD	KIRK W CHUBKA	MTG3a SR OWLWOOD EST, CA - INT AUG	104.17
							<u>\$ 1,635.47</u>