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CLERK
U.S. BANKRUPTCY COURT
DISTRICT OF DELAWARE

Dear Mr. Nolan,

Cc: Mr. Robinson & Woodbridge Liquidation Trustee

RE: WOODBRIDGE BANKRUPTCY)

I have had some health problems so my wife has been communicating on my behalf. You may recall that my wife spoke with you previously about the Woodbridge claw back lawsuit. Upon speaking with you, she was referred to Mr. Colin Robinson in your Los Angeles office. She has spoken with him and most recently left a message with one of his office assistants to speak with him regarding some of our concerns but with the holiday we have not yet received a response.

In our first conversation, you asked me to send you some information about our ~~current~~ finances. We consider ourselves average middleclass people. We are far from wealthy. The \$100,000.00 you identify in your claw back action represents a lifetime of saving for us and we are too old to make that money back. We are both retired although I still work three days a week at a local golf course cutting grass. My wife worked several jobs during her career and I worked as a Utah Highway Patrolman for 37 years. By working two or three jobs for most of my career we were able to raise six kids, put aside a little nest egg for our retirement and just recently paid off our home.

We pretty much live comfortably from payday to payday on my Police Officer pension, our Social Security and my golf course money. In emergencies we supplement our needs with funds from our retirement savings. The \$100,000.00 that you identified in your claw back action are my total IRA funds and represents about 70% of what is currently left in our life savings.

Our dream has always been to be able to leave our children some money at the end of our lives. That dream is buffered however by the knowledge that end of life, long term health care issues are common and expensive. With both of our health care histories those concerns are more likely than not to occur. We are responsible people and have always feared that we wouldn't have enough money to take care of ourselves in our later years. If this claw back action is successful that fear could easily become a reality. I can visualize a scenario where we would be filing for bankruptcy ourselves.

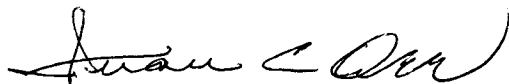
I have contacted a couple of local attorneys but have been told it would cost as much to defend me as I would save if I were successful in my defense. This is so unfair. I have been told that the underlying purpose of bankruptcy and claw back is fairness. Where is the fairness. I feel like the deck is stacked against me. Especially given the fact that I have done absolutely nothing wrong in any way. It is almost cost prohibitive for me to hire an attorney. We simply don't have that kind of the money.

We were fools to turn our life savings over to the Woodbridge Company without proper research. I wish we had it to do over. In hindsight we would do better. The thing that I want to be absolutely clear about though is that when we withdrew our funds from Woodbridge we had no knowledge of any pending bankruptcy. Our first knowledge of the Woodbridge bankruptcy was when you contacted us in March of 2019.

Due to my good faith position, I believe that I have a good chance of keeping my original investment. With regard to the \$2,755.57 which you have identified as net winner transactions, I agree that it was money that had been fraudulently obtained from other innocent investors. I'm not sure in good conscience how I feel about that money.

I sincerely hope that we can come to some agreement on this matter. If not, before I consider legal representation, I would like to pursue the arbitration option that you offered.

Thank you for your consideration,

A handwritten signature in black ink, appearing to read "Ivan C. Orr". The signature is fluid and cursive, with a large initial "I" and "O".

Ivan C. Orr