

JOHN W. KOZYAK
PLAN ADMINISTRATOR FOR
FINANCIAL FEDERATED TITLE & TRUST, INC.
BANKRUPTCY CASE NO. 99-26616-BKC-RBR
AND
RESTITUTION RECEIVER IN U.S. V. BRANDAU, ET AL.
U.S. DISTRICT COURT NO. 99-8125-CR-HURLEY/JOHNSON(S)

2525 PONCE DE LEON, SUITE 900
CORAL GABLES, FLORIDA 33134

July 29, 2009

RE: **Financial Federated - FINAL DISTRIBUTION**

Dear Victims and Creditors:

I am pleased to announce that this case is finally ready to close, even though the criminal defendants will spend many more years in prison. I am enclosing the FINAL distribution checks representing your pro-rata share of \$578,860.00 (0.465%) from the bankruptcy case and \$1,312,780.00 (1.055%) from the criminal restitution.

IMPORTANT NOTICE – Unclaimed Funds

You must cash these checks immediately. Do not delay. These checks will be voided on October 1, 2009, and any uncashed checks will be deemed unclaimed funds. Please note that any funds not claimed will be deposited with the following courts:

Federal Criminal Restitution Clerk of Court's Office United States District Court for the Southern District of Florida 400 North Miami Avenue, 8th Floor Miami, Florida 33128	Bankruptcy Court Clerk's Office – Unclaimed Property U.S. Bankruptcy Court 51 S.W. First Avenue, 15th Floor Miami, FL 33130
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After October 1, 2009 we will no longer be able to reissue any checks because I will no longer have Monica Ramdath working for me. Your money will be deposited with the appropriate Courts referenced above and you will be required to contact the Courts for directions on how to apply to obtain unclaimed funds. I would like to help you, but will not be able.

If you need any assistance regarding this distribution, and it is within the 60 days period (prior to October 1, 2009), you may still contact Monica Ramdath at mb@kttlaw.com or by leaving a message at (305) 377-0661.

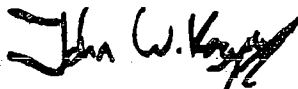
TAX NOTICE

With this distribution, we have recovered and returned to the victims a total 30% of the money that was stolen from you. While we are pleased to have been able to recover 30%, we understand that we were unable to recover the other 70% of your losses. Many of you have asked for tax advice or documentation evidencing that this case is now closed for purposes of claiming tax losses. We are not able to give you tax advice, but this letter will serve as notice of your final distribution and your tax advisors will know what to do.

We are not able to provide you with any accounting of your distributions or total amount received individually. I hope you maintained your own records in this regard and we have repeatedly requested you retain copies of your distributions. I do not have the staff to provide individual letters for tax issues nor am I able provide individual accountings.

I have been truly honored to represent you in this horrible case. On behalf of myself, the KTT staff, the Rice Pugatch firm, the Creditors' Committee, the Kapila & Company accounting firm, the U.S. Attorney's Office, U.S. Marshals Service, FBI and the Clerk's Office, we thank you for your patience. We also thank those who attended or participated as witnesses in the criminal trials. Your presence was appreciated and effective. The principal criminals will be behind bars for many years to come.

Very truly yours,



John W. Kozyak

JWK/mr
Enc.

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