

RECEIVER'S STATEMENT REGARDING SCOTT CHRISTOPHER

Scott Christopher is the ex-husband of Defendant Kristi Hoegel, a/k/a Kristi Christopher. He is not now and never has been a representative of the Receiver or the Receivership Estate. He is not affiliated with any civil or criminal governmental authority investigating the Defendants or other possible wrong-doers. Mr. Christopher does not speak for or act on behalf of the Receiver, the Receivership Estate, or the SEC.

To the extent investors or other creditors choose to communicate with Scott Christopher, be mindful of the following facts: (a) Scott Christopher is the ex-husband of Kristi Hoegel; (b) Scott Christopher and Kristi Hoegel are involved in a highly contentious child custody battle that is currently pending in Napa California, in which Kristi is represented by attorney Joyce Elliot; and (c) Scott Christopher is a former employee of various Defendant entities – he marketed and sold CDs to investors and received compensation for his work.

Importantly, and contrary to statements made by investors purporting to rely on information received from Mr. Christopher, attorney Joyce Elliot does not represent Kristi Hoegel or any of the Hoegel Defendants in the scope of the SEC's lawsuit or with regard to any aspect of the Receivership. Many of you have received the attached email or one similar to it, wherein Mr. Christopher states his belief that Ms. Elliot represents the Hoegels in the SEC's lawsuit or the Receivership. This is incorrect. Ms. Elliot has separately addressed the issue of Mr. Christopher's sharing of incorrect information with Mr. Christopher's own lawyer. Additionally, the Receiver's counsel has contacted Mr. Christopher's lawyer to discuss this issue.

The Receiver cautions investors and other creditors to evaluate any and all information received from Scott Christopher with the above facts in mind.

From: deb scott [mailto:deborah.a.scott@comcast.net]
Sent: Wednesday, June 24, 2009 8:09 AM
To: Millennium Bank Receivership; jennifer brandt - lawyer millenium scam; Paradise, Melody
Cc: Sean Hannity; bill oreilly; Greta Van Susteren; glenn beck; Megyn Kelly; Glenn Calder; Neil Cavuto; News Manager Fox
Subject: Fw: Re: Hoegel Residences

This is beyond my comprehension in America!!!!

6/24/2009

-----Original Message-----

From: George Grabek
Date: 6/23/2009 11:08:03 PM
To: Scott Christopher
Cc: lickety; richard; deb scott
Subject: Re: Hoegel Residences

Hi Scott,

Thank you for all the information you sent. I pass this on to the group so they can also know how the receiver is treating us and how Roper is treating the ones that ripped us off. I am disappointed on the way that the Receiver and the SEC handle us. It makes you wonder why they let them keep so much when they stole so much. I guess as long as Roper gets his cut; He could care less. I guess he must like the Hoegels enough to let them keep so much of the assets they purchased with our hard earned money. It makes me sick as it does the rest of us and I will confront Roper on this again as I have in the past. Keep up the good work, even though it isn't doing us any good but confirming how crooked the SEC and the

Receiver Roper really are.

Thanks Scott,

George

----- Original Message -----

From: "Scott Christopher" <napavalleybuilders@yahoo.com>
To: "George Grabek" <lickety@embarqmail.com>
Sent: Tuesday, June 23, 2009 10:35:26 PM GMT -05:00 US/Canada Eastern
Subject: Hoegel Residences

Hi George

Attached are copies that should prove that the Hoegels own 2 more California homes in addition to the property that has been seized by the reciever located at 3600 Wally Allen in Lincoln CA.

One of these homes is in American Canyon. It is located at 2 Hillcrest Court. It is a 5 bedroom with 3 full bathrooms. It has a 3 car attached garage and a 3 car detached garage with an apartment attached to the detached garage. The home has a covered outdoor patio with an outdoor kitchen. There is a large swimming pool with an attached spa that has a automatic cover, as well as a seperate poolhouse equipped with an apartment, a seperate bathroom and shower. The landscape is beautiful with a coypond with a waterfall and a bridge to cross and explore the opposite side. The home has a milliondollar view of the bay and an outdoor basketball court. The master bedroom has a seperate covered deck with a view of the pool, gardens and a view of the bay.

The other home is in Vallejo. It is a rental home. Jackie purchased the home for Ryan Hoegel. He lived there until Jackie moved him to Lincoln and set him up in a place there of his own. The Vallejo Rental home is located at 220 Texas Street, Vallejo, CA 94590. The current rent is \$1000 per month. Jackie has recently required the tenants to pay the rent in cash, and provide the cash to James Moss located on Hillcrest Court (the Hoegels neighbor). Three of these payments have been accepted by Jackie Hoegel since the appointment of the reciever. I believe that this money is being used to pay Joyce Elliott, the attorney for the Hoegels.