

1560 Fairway Green Cir.
San Jose, CA 95131
May 4, 2007

Joe,

I understand the FBI paid you a visit recently. It is long overdue and I certainly hope this event leads you to start thinking about doing the right thing going forward and becoming a better person that doesn't look for selfish gains at the expense of other people.

I know the authorities are much more forgiving if you decide to demonstrate some integrity and pay me back my hard earned life savings that you stole from me. Should you decide against paying me back, I expect you will have plenty of "quiet time" to think about how you have made an incredibly hurtful, painful, and cruel impact on my life and on the lives of your other victims. I hope, if not only for the sake of not also destroying the lives of your wife and kids, you decide to return my money.

Robert Garneau