

September 11, 2013

Dear Creditor:

This instruction letter is being sent to the creditors of Debtors Dee Allen Randall, Horizon Auto Funding, LLC, Independent Commercial Lending, LLC, Horizon Financial Center I, LLC, Horizon Mortgage and Investment, Inc., and Horizon Financial & Insurance Group, Inc. (the “Debtors”) by Gil A. Miller, the Chapter 11 bankruptcy trustee (the “Trustee”) for the consolidated Bankruptcy Case of the Debtors. The Solicitation Package in which this instruction letter has been sent includes the following:

- A paper copy of the Notice of the Confirmation Hearing for the Trustee’s Liquidating Plan of Reorganization (the “Plan”) and related matters (the “Notice”). The Notice sets forth the time fixed for filing acceptances and rejections to the Plan, the time fixed for filing objections to confirmation of the Plan, and the date and time of the Confirmation Hearing.
- A computer disc that contains an electronic copy of the Trustee’s Disclosure Statement and related Exhibits (the “Disclosure Statement”) that was approved by the Bankruptcy Court on September 11, 2013, along with a copy of the Trustee’s Plan and related Exhibits that is attached to the Disclosure Statement as Exhibit 1 to the Disclosure Statement. By using the computer disc on your home computer or any other computer to which you have access, you will be able to review online the Disclosure Statement and Plan, and print out any of the pages of the Disclosure Statement and Plan that you wish to review in more detail. If for any reason you need a paper copy of the Disclosure Statement and Plan, or if you did not receive a Ballot with your Solicitation Package and you believe you are entitled to vote on the Plan, please contact Tricia Pahl at Ray Quinney & Nebeker P.C., 36 South State Street, Suite 1400, Salt Lake City, UT 84111, Phone: (801) 532-1500; Facsimile (801) 532-7543.
- A paper copy of the Bankruptcy Court’s Order approving the Disclosure Statement.
- If you are a “Victim” of the “Randall Enterprise Scheme” (as defined in the Plan and Disclosure Statement), your Solicitation Package will contain a “Class 17 Victim Claims Ballot for Accepting or Rejecting the Trustee’s Plan of Reorganization (For Investors Who Are Victims as Defined by the Plan), and Victim Causes Of Action Assignment Form” for you to vote on the Plan and to assign your “Victim Causes of Action” to the “Private Actions Trust” (as explained below).
- If you hold a “Non-Investor Trade Creditor Unsecured Claim” (as defined in the Plan and Disclosure Statement), your Solicitation Package will contain a Class 16(A) or Class 16(B) Ballot for you to vote on the Plan.

- If you are a Secured Creditor or hold any other Unimpaired Claim (as defined in the Plan and Disclosure Statement), you will be receiving a “Notice of Non-Voting Status to Holders of Unimpaired Claims (Classes 1 through 15) Under Chapter 11 Trustee’s Liquidating Plan of Reorganization dated September 9, 2013.”

The Disclosure Statement has been approved by the Bankruptcy Court for purposes of soliciting votes in favor of the Trustee’s Plan. The Executive Summary of the Disclosure Statement is on Pages 4-11 of the Disclosure Statement. However, the Executive Summary, along with the rest of the Disclosure Statement, are not intended to replace a careful review and analysis of the Plan, including the specific treatment of Claims under the Plan. The Disclosure Statement is submitted as an aid and supplement to your review of the Plan to explain the terms of the Plan.

If any questions arise in connection with your review of the Disclosure Statement and the Plan, the Trustee urges you to contact his counsel. Here is the contact information for the Trustee’s counsel:

Michael R. Johnson  
Douglas M. Monson  
David H. Leigh  
RAY QUINNEY & NEBEKER P.C.  
36 South State Street, 14th Floor  
Salt Lake City, Utah 84111  
Telephone: (801) 532-1500  
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As explained in the Executive Summary of the Disclosure Statement (Pages 4-11 of the Disclosure Statement) as well as in the rest of Disclosure Statement, the Class 17 “Victims” of the Randall Enterprise Scheme may have litigation claims (the “Victim Causes of Action”) against the facilitators (the “Facilitators”) of the Randall Enterprise Scheme for losses they incurred as a result of the Scheme. The Trustee has retained the Reid Collins Law Firm (and the Ray Quinney Law Firm as local counsel) on a contingency fee basis to investigate and, if deemed appropriate, pursue the Victim Causes of Action against Facilitators of the Scheme. The Victim Causes of Action will be pursued on a collective basis on behalf of the Class 17 Victims through the “Private Actions Trust” that will be established upon confirmation of the Plan. If you are a Class 17 Victim, you will be able to participate in the “Private Actions Trust” by voting for the Plan on your Class 17 Ballot. Your Class 17 Ballot also has a box for you to check to assign your Victim Causes of Action to the Private Actions Trust.

**If you are a Class 17 Victim, you are invited to one of the meetings to be held on Saturday, October 19, 2013, at 11:30 a.m. or 2:30 p.m., at the Main Salt Lake City Library, Auditorium, 210 East 400 South, Salt Lake City, Utah, 84111, where a representative of the Reid Collins Law Firm will be present to explain the Private Actions Trust and answer**

**your questions about the investigation and pursuit of the Victim Causes of Action against the Facilitators of the Scheme.**

**THE TRUSTEE STRONGLY URGES ALL CREDITORS IN CLASSES 16(A), 16(B) AND 17 TO VOTE TO ACCEPT THE PLAN.** If you are hold a Claim in Classes 16(A) or 16(B) or Class 17, please follow the instructions on your Ballot and forward your completed Ballot to the address shown on your Ballot before the deadline stated in your Ballot. The Trustee also urges all Class 17 Victims to not only vote for the Plan on their Ballots, but also to check the box on your Ballot to assign your Victim Causes of Action to the Private Actions Trust.

Sincerely,

  
Gil A. Miller  
Chapter 11 Trustee