

EXHIBIT O

From: [REDACTED]
To: Receiver and Court
Date: 03/16/2020

Please see my comments. At this time, I must reject your proposal due to the following reasons. I don't think we should approve your proposal until these basic questions are answered completely and fully.

1) We would like to get some precision on the following points regarding the procedures taken to protect the investors interests in the TGC complaint and compensation process; since it seems that Site partners will be given the choice to keep websites or get money back.... based on 5 cumulative conditions that have not been properly explained:

- . The potential amount of money we will get back
- . The total amount of expected funds that will be recovered
- . The number of site partners that will sell their websites
- . The estimated value of the websites (being held or sold) by an independent third party
- . The potential revenue generated by the auction sale and bulk collection efforts and disbursements from receiver vs. the value of the websites if we choose to keep our own (this is the choice we are being asked to make).

Meaning (right now) the site partners will have to make a blind choice between keeping their site or selling it, not knowing at all with an educated decision, how much money they can get really get back, if any.

2) It seems that the choice will be given per contract, and not per website. We asked the question and still haven't received any answer from the receiver. Even if this creates an additional level of complication, I believe necessary to give the option to site partners that have only one contract but several sites, to keep some websites and release others in bulk, just as those with several contracts, if we do choose/ need to.

3) If we sell or keep, will we be able to get additional money from. Are we even trying to do this?

- . What will be recovered from the Courtright's estates?
- . The Banks involved
- . The accomplices of Income Store, which could include vendors and former employees

4). Why would former employees get a right to object for something that they have participated in? And if so for what reason?

5. Concerning the main partners involved in the fraud:

[REDACTED]

. Nothing is mentioned concerning going after their businesses and assets, if they were involved in some way of turning a blind eye to the Ponzi scheme.

. Nothing is mentioned either concerning the FEI international firm that sold websites as brokers and yet refuses to let us know the real price TGC paid. . Their silence to communicate and reveal purchase prices is more than concerning and sets them as a company that should have their accounts invested in. . Looking closely at the brokerage contract, the seller cannot even be found on the web raising even more doubts on the legitimacy of the contracts between FTI, TGC and the seller .

I feel these are legitimate questions that need to be answered by the Receiver's proposal and process (for all of the investors) before we can move forward. We should not have to approve a proposal before getting answers to this important issues.

Thank you for your consideration.

Regards,

[REDACTED]

Income Store Investor and Claimant