

# OFFICIAL COMMITTEE OF EQUITY SECURITY HOLDERS OF USA CAPITAL DIVERSIFIED TRUST DEED FUND, LLC

Robert G. Worthen, Chair

October 4, 2006

Dear USA Capital Diversified Trust Deed Fund, LLC Investor:

On behalf of the Official Committee of Equity Security Holders of USA Capital Diversified Trust Deed Fund, LLC (“Committee”), I am writing to update you about the USA Commercial bankruptcy cases and the work that the Committee and its team of professionals have been performing on behalf of the Committee’s constituents, namely all of the Diversified investors. This letter also will address some of the most frequently asked questions that the Committee and its professionals have been receiving from investors.

## **The Committee And Its Professionals**

The Committee is made up of seven individuals who invested in the Diversified Fund, one of whom is an *ex officio* (unofficial) member. The Committee was appointed by the Office of the United States Trustee to represent the collective interests of investors in the Diversified Fund. The Committee members are volunteers and do not receive any compensation for the substantial time and effort that they are devoting to the Committee and its work on behalf of Diversified investors. The Committee is represented by two law firms -- lead counsel, Orrick, Herrington & Sutcliffe LLP, and Nevada counsel, Beckley Singleton Chtd. The Committee also is being advised by financial professionals at FTI Consulting.

Three other committees – one for direct lenders, one for investors in the USA Capital First Trust Deed Fund, and one for general unsecured creditors of USA Commercial Mortgage Company – also were appointed to serve by the United States Trustee’s office, and each committee is represented by counsel and, in most cases, a financial advisor. Many investors have asked why it is necessary to have four committees and four sets of professionals. Of course, we had no role in appointing four committees. The United States Trustee requested that separate committees be appointed and the bankruptcy court approved that request. The primary reason is that because the four groups have differing, and often conflicting, rights and interests, the United States Trustee’s office determined that it was appropriate and in the best interests of creditors and investors to appoint four committees to represent those differing interests.

In light of the set of fee applications recently approved by the bankruptcy court, investors have asked many questions about the fees being charged by all of these professionals, including questions about the source of the payments. Although you have received notice of the September 28 hearing on all of the professionals’ fee applications, the Diversified Fund is responsible only for paying for work performed by its own professionals, plus any work specifically performed on behalf of the Diversified Fund by the debtors’ professionals, who must allocate the work they perform among all five debtors – USA Commercial, USA Securities, USA Realty Advisors, the First Trust Deed Fund and the Diversified Fund. The debtors’ professionals include Mesirov Financial Interim Management which, headed by Thomas Allison, has replaced the former management of USA Commercial and the other four debtors, as well as the law firms of Ray Quinney & Nebeker and Schwartzer & McPherson, who serve as counsel to the five debtors.

### **General Sources Of Information For Diversified Investors**

The Committee is keenly aware that Diversified investors are eager to learn what has been going on in the USA Commercial cases, and one of the goals of the Committee has been to make as much information as readily available as possible. To that end, the Committee has established a website at <http://usacapdtdf.bmcgroup.com>. The Committee also has established a private e-mail account by which you can send messages directly to the Committee's counsel. The e-mail address for this account is [diversifiedfund@orrick.com](mailto:diversifiedfund@orrick.com).

Our website contains contact information for the Committee's attorneys, a general overview of the chapter 11 process, access to the documents filed in the bankruptcy court, the debtors' monthly operating reports and schedules of their assets and liabilities, and a calendar of dates for upcoming bankruptcy court hearings. The website also contains information specific to the Diversified Fund, including information summaries and statements regarding the loans in which the Diversified Fund invested. Key motions by the debtors and others, as well as documents that the Committee has filed and which set forth the Committee's various positions on the motions, also are available on the website. Finally, the website includes an area where the Committee can post responses to frequently asked questions, and investors can submit questions or comments to the Committee or request that they receive automatic notification of updates to the Committee's website.

The Committee's attorneys and financial advisors have been receiving a multitude of telephone calls and emails from Diversified investors. While the attorneys and financial advisors are always willing to take such calls and respond to such emails, please be aware that the professionals charge the Diversified Fund every time that they talk to investors on the phone or respond to email inquiries. The Committee's counsel, like the counsel for the other committees, has hourly rates that approximate \$500 per hour. Thus, both the Committee and its counsel believe that use of the website is the most effective and cost efficient way to remain informed about the various events and the key issues with which the Committee is dealing with on behalf of Diversified investors and I urge you to visit the Committee's website on a regular basis. If you do not have a computer at home, please ask a friend or family member if you can use their computer, or visit your local library or internet café to use the computers there.

For your information, each of the bankruptcy court, the debtors and the other three committees has its own website. They may be good sources of information for you, particularly if you have invested in other loans in addition to your Diversified Fund investments. The following are all the websites:

**Diversified Committee:** <http://usacapdtdf.bmcgroup.com>

**Debtors (USA Commercial):** <http://www.usacapitalcorp.com>

**First Trust Deed Fund Committee:** <http://usacapftdf.bmcgroup.com>

**Unsecured Creditors Committee:** <http://usacmcucc.bmcgroup.com>

**Direct Lenders Committee:** <http://www.usadirectlenders.com>

**Bankruptcy Court:** [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov)

**Claims Agent for USA Commercial Bankruptcy Cases:** [www.bmccorp.net](http://www.bmccorp.net)

(Select USA Commercial from the "Select A Case" drop down menu on the right of the screen)

### **Information The Committee Is Unable To Provide To Diversified Investors**

While one of the goals of the Committee is to keep Diversified investors as informed as possible, please understand that many of the details of the work being performed by the Committee and its professionals are subject to signed confidentiality agreements with the debtors, including details about the Committee's negotiations with the debtors, with other committees and with other individuals or parties, and details about litigation strategies that the Committee may be investigating or considering. Therefore, the Committee and its professionals are not able to share such confidential information with you. If the Committee determines that it will take official action, such as entering into a settlement or pursuing legal remedies, the Committee will make information public at that time.

The Committee and its professionals also are not able to provide you with information regarding your personal investments because we do not have access to such information and because that is not a function that the Committee has been authorized to perform. If you have requests specific to your financial investments, you will need to contact the debtors' professionals, who maintain the books and records regarding investments in the Diversified Fund. Similarly, if you invested in direct loans or in the First Trust Deed Fund, please direct your questions either to the professionals retained by the direct lender or the First Trust Deed Fund committees or to their websites.

Finally, we are unable to provide you with individualized legal or financial advice because the Committee and its professionals represent Diversified investors collectively, not individually. In other words, we are looking out for the interests of the Diversified investors as a whole. If you need personal legal or financial advice, you ought to retain your own attorney or financial advisor.

### **What Happened To The Diversified Fund?**

One of the biggest challenges facing the Committee and its professionals has been to learn about all of the Diversified Fund loans and investments. Starting in early June, we learned a great deal about the loans and investments. Unfortunately, much of the information learned has been disconcerting. For example, we have confirmed that most of the Diversified Fund loans are not secured by first trust deeds, and did not have the loan-to-value ratios promised to investors. We also learned that most loans are non-performing, meaning that borrowers are not making payments on the loans.

The Committee has filed documents with the court, including a limited opposition to the debtors' recent distribution motion and a supporting declaration by Michael Tucker (one of the Committee's financial advisors), which provide great detail about the problems with the Diversified Fund investments. The information presented in those documents is too voluminous to detail here, and the documents are too lengthy to include with this letter. The crux of the problem, however, is that the former principals of USA Commercial, ignored the representations made to Diversified investors in the prospectus, diverted monies from the Diversified Fund to USA Commercial, loaned over \$50 million to affiliated entities, and used Diversified Fund monies to fund real estate development activities of such affiliates. Please visit the Committee's website to review these documents if you are interested in learning further details.

While the picture painted by these events appears bleak, as discussed below, no Diversified investor should conclude that all is lost or that there will be little or no recovery on his or her claim. We are aware that people are saying, sometimes publicly, that Diversified investors will receive nothing, but

the Committee and its professionals are optimistic that there will be a meaningful recovery to Diversified investors. That said, there are many complex issues to be resolved before we can make any sort of prediction about the amount or timing of any potential recovery, however, and we ask for your patience while we work through this process.

**What Is The Difference Between Book Value And Share Value On The Investor Statements?**

The debtors mailed investor statements reflecting the value of your shares in the Diversified Fund as of April 13, 2006 – the date the debtors filed for bankruptcy. Many investors have noted that the book value and the share value on those statements are different, with the book value being less than share value, and have asked about the difference. Based on our discussions with the debtors, our understanding is that the share value is meant to represent the amount you actually invested, while the book value is meant to represent the debtors' estimate of the value of your shares on a historical basis premised on their analysis of the value of the underlying assets. The Committee and its professionals are working with the debtors to determine whether the debtors' calculation of book value is accurate and supportable. That process will take time and has not yet been finalized.

**Why Didn't The Diversified Fund Investors Receive Checks In The Recent Distribution?**

Many of you are aware that the bankruptcy court recently approved the debtors' motion to distribute approximately \$65 million to direct lenders, and have contacted the Committee and its counsel to ask why Diversified investors did not receive any checks. The short and unfortunate answer is that the Diversified Fund will not be receiving a distribution right now because the debtors determined that the Diversified Fund was overpaid on its investments prior to the debtors' bankruptcy filing. As a result, neither the Diversified Fund nor any other direct lender who the debtors believe was overpaid received a distribution. Included with this letter is a Frequently Asked Questions prepared as of July 28, 2006 sheet that explains the debtors' distribution motion, the positions taken and arguments made by the Committee in response to the motion, and further detail regarding why the Diversified Fund is not receiving a distribution right now. Please note that the Frequently Asked Questions sheet was prepared prior to the hearing on the debtors' distribution motion specifically to inform investors about the motion and the Committee's position, but contains information that remains pertinent now. The Committee will endeavor to post additional frequently asked question sheets on other subjects whenever key issues impacting Diversified investors are pending before the bankruptcy court.

We are aware that the debtors have recently reported on their website that they anticipate making another distribution to investors in sometime in October or November. Please note that, for the same reasons that the Diversified Fund did not participate in the prior distribution, the Diversified Fund is not expected to receive a distribution in this next round.

While Diversified investors will not be receiving distributions right now, the Committee and its professionals are reviewing and analyzing various options to maximize future recoveries to investors. It is our goal to obtain the best possible recovery for Diversified investors. Again, however, it is too soon to make any predictions about how much will be recovered or when, and we cannot provide you with any sort of "guesstimate."

**Is The Committee Taking Action To Foreclose On Non-Performing Diversified Loans?**

The Diversified Fund, the corporate debtor entity as the debtor-in-possession, and/or USA Commercial, as loan servicer, are responsible for collection of the Diversified Fund's loans. The Committee lacks the legal power to sue a borrower, to institute a foreclosure, to agree on a discounted payment, or to take other similar actions. Instead, those powers are vested in the debtor-in-possession, the Diversified Fund.

That said, the Committee and its professionals are very focused on the loans made by the Diversified Fund and on those in which it has participated. Committee professionals have spent a great deal of time reviewing documents, discussing the loans with the debtors -- both with Mesirow and with counsel -- and have met with borrowers. We will continue to do so for the benefit of all Diversified investors, and will continue to work with Mesirow and its counsel.

As many of you likely are aware, in June, Investment Partners, an affiliate of the debtors' former principals, Hantges and Milanowski, entered into a security agreement which granted to both USA Commercial and the Diversified Fund a security interest in some of Investment Partners' assets. The security interest in favor of the Diversified Fund secures the Diversified Fund's 10-90, Inc. loan to Investment Partners, which is a loan that is owned 100% by the Diversified Fund, and the largest loan in the USA Commercial portfolio of serviced loans. Specifically, the security agreement granted the Diversified Fund a security interest in the ownership interest of Investment Partners in a number of limited liability companies in which Investment Partners is a member. Copies of the bankruptcy court's order granting the motion seeking approval of the debtors' transactions with Investment Partners can be found on the case docket or the Committee's website. A number of investors recently have asked whether the Committee has taken steps to perfect the Diversified Fund's newly-acquired security interests. As with loan collection, the task of perfecting the Diversified Fund's security interests lies with the debtor and the loan servicer, not the Committee. However, the Committee has been informed by the debtor that the debtor has taken all necessary steps to perfect the Diversified Fund's security interests.

**What Is The Current Asset Sale Proposal?/How Will It Impact The Diversified Fund?**

The debtors recently filed a motion seeking the bankruptcy court's approval of the debtors' proposed sale of certain assets to an entity known as SPCP Group, LLC and proposed bid procedures for the conduct of the auction sale. The proposed sale is the product of extensive negotiations among the debtors, SPCP Group, and the four official committees in these cases. The hearing on the motion is scheduled for October 19, 2006 at 9:30 a.m.

A complete description of the proposed sale is included in the debtors' moving papers, which can be found on the Committee's website under the "Key Pleadings" heading. Generally speaking, the proposed sale includes the sale to SPCP Group of substantially all of the assets of the First Trust Deed Fund and certain assets of USA Commercial for a total price of \$46.5 million. SPCP Group also will purchase the servicing rights of most, but not all, of the direct loans. After the closing of that transaction, which likely will be tied to confirmation of a plan, SPCP Group will service the purchased direct loans.

Approximately 10 of the loans that will be serviced by SPCP Group are loans in which the Diversified Fund has a minority interest (generally less than 20%). The loans that are 100%-owned by the Diversified Fund, such as the 10-90 loan and the EPIC loan, will not be serviced by SPCP Group. Instead, the Committee will pursue collection of those loans in cooperation with the debtors. Discussions on the structure for pursuing such collections have begun and will be included in the final plan of reorganization to be filed by the debtors.

The Committee believes that the SPCP Group sale has little direct impact on the Diversified Fund, but that it will help in the long run because it may help USA Commercial realize on its assets and thus may help that debtor to pay its unsecured creditors – including the Diversified Fund, which holds multiple substantial claims against that estate. The best thing about the proposed deal, however, is that it is a step towards confirming a plan or plans of reorganization (discussed below) and begins the process of putting the Committee in a position to pursue collection of the Diversified Fund's loans rather than having to act through Mesirov and the debtors' counsel.

#### **When Will A Plan Or Plans Of Reorganization Be Filed?**

The debtors, the Committee and the other three official committees have been engaged in extensive meetings and negotiations aimed at formulating a plan or plans of reorganization that hopefully can be supported by all of the various constituencies in the case. On September 15, 2006, the debtors filed a proposed plan of reorganization and a disclosure statement describing the proposed plan. These documents are available for viewing on the Committee's website. However, please be aware that extensive negotiations regarding the debtors' plan are ongoing, and the Committee has not agreed to support the current plan. We believe that another plan, which may differ substantially from the one filed on September 15th, will be filed by the debtors within the next few weeks. Accordingly, while we welcome you to review the current documents on file, because discussions are continuing and we expect a substantially different plan to be proposed soon, we will not summarize the current plan in this letter. We are hopeful that there will be a proposed plan in place soon that the Committee will be able to support on behalf of Diversified investors and, when that plan has been filed with the bankruptcy court, we will update the Committee's website to include such information as well as a Frequently Asked Questions sheet addressing issues of particular interest to Diversified Investors.

As far as procedure goes, once the finalized proposed plan is on file with the court, the debtors will mail the proposed plan and disclosure statement to investors and creditors, and the court will hold hearings on the adequacy of the disclosure statement. Once the bankruptcy court approves the disclosure statement, the debtors will mail the plan, disclosure statement and voting ballots to creditors and investors entitled to vote on the plan. Please be aware that, while we are hopeful that a proposed plan will be on file soon, the plan and disclosure statement approval process can involve substantial litigation and may take number of months to complete. In the meantime, we will make non-confidential documents and other information available on the Committee's website.

**Will I Have To File A Claim?**

The bankruptcy court recently set November 13, 2006 as the deadline by which creditors and investors must file any proofs of claim or proofs of equity interest with the court. On or about September 18, 2006, the debtors' noticing service, BMC, mailed to all investors a notice about the claim bar deadline, as well as information and instructions which will enable you to determine whether you will need to file a claim. We also have posted this information on the Committee's website under the "Proof of Claim" menu heading.

The proof of interest form that you should have received in the mail was accompanied by a detailed information sheet and the form itself includes instructions about whether or not you need to file a claim. As stated in the instructions, if you agree with the amount of the member interest shown on the top right-hand corner of the proof of interest form and your address shown on the form is correct, then you do not need to file a proof of interest form, and you will have been deemed to have filed a proof of interest for the amount of shares shown on the form. If you have not received a proof of interest form, please contact the Claims Processing Center at (888) 909-1000 as soon as possible. Alternatively, you may obtain a blank proof of interest form from the Committee's website or BMC's website, fill in the form and send it in. It is your responsibility to ensure that, if you are filing a proof of interest, it is received by BMC on or before November 13, 2006.

**Will The Committee Push To Put Hantges And Milanowski In Jail?**

The purpose and function of the Committee is to work to obtain the best possible recovery for Diversified investors. We and our professionals are trying to do just that in the ways that described above, including by trying to recover the assets underlying the Diversified loans, many of which are owned in whole or in part by Hantges, Milanowski, or their affiliates. Our role is not to pursue criminal charges against the former principals. We will continue doing our best to try to obtain the best financial recovery for Diversified investors as possible, and will leave any criminal aspects of this case to the governmental authorities.

**Conclusion**

As you can see, there is much going on in the USA Commercial cases, and the Committee and its professionals have been extremely active. I hope that this letter answers some of your questions and reassures you that the Committee and its professionals are working hard, and are looking out for the best interests of all Diversified investors.

The Committee understands that the general lack of regular mailings to creditors and investors can be frustrating, but please understand that it is not unusual in large bankruptcy cases for there to be stretches of time during which no information actually is mailed to creditors and investors. Nevertheless, in the interim, you have the ability to keep yourself as informed as possible by visiting the Committee's and the other websites to keep abreast of the latest developments. The Committee and its professionals will do our best to continue providing as up-to-date non-confidential information on its website for your information.

Best Regards,  
Robert G. Worthen  
Committee Chair

**USA CAPITAL DIVERSIFIED TRUST DEED FUND COMMITTEE**  
**FREQUENTLY ASKED QUESTIONS REGARDING**  
**DEBTORS' MOTION TO DISTRIBUTE FUNDS<sup>1</sup>**

**July 28, 2006**

**What relief are the debtors seeking in their distribution motion?**

On July 7, 2006, the debtors filed a motion requesting bankruptcy court authority to distribute to direct lenders, funds that the debtors have collected and are holding in their collection account. Since the April 13, 2006 bankruptcy petition date, the debtors have not made any distributions from the collection account to any direct lender. As of April 13th, the collection account held approximately \$9 million. The debtors reported that, as of June 30, 2006, the balance in the collection account was approximately \$93 million. For details regarding the \$93 million, please see the debtors' Loan Status Report as of June 30, 2006, which can be found on the Diversified Committee's website <http://usacapdtdf.bmcgroup.com> at the tab entitled *Latest Summary Reports*.

In their distribution motion, the debtors seek bankruptcy court permission to distribute to direct lenders approximately \$65 million of the funds held in the collection account. The debtors also request that, after deducting certain servicing fees and other fees, costs and adjustments described in the motion, they be permitted to make monthly distributions to direct lenders from loan payments made to USA Commercial Mortgage as loan servicer. With respect to the two Funds, the Diversified Fund and the First Trust Deed Fund, both of which are direct lenders, the debtors also request that the Funds be permitted to make monthly distributions to Fund members based on their pro rata ownership interest in their respective fund, if monies are available for distribution.

Copies of the distribution motion and all related pleadings, including the response filed by the Diversified Committee (discussed below), are available on the Diversified Committee's website <http://usacapdtdf.bmcgroup.com> under the tabs entitled *Documents* and *Key Pleadings*.

**Who will receive distributions if the distribution motion is approved?**

The debtors have requested that the bulk of the proposed \$65 million distribution from the collection account be distributed to the direct lenders. The First Trust Deed Fund will receive approximately \$1.8 million of that amount. As described in further detail below, the debtors have determined that the Diversified Fund is not entitled to a distribution at this time.

---

<sup>1</sup> This FAQ has been prepared by the Diversified Committee's professionals. The information contained here is based on publicly available information and has been summarized for the benefit of the Diversified Fund's constituents. For more detailed information regarding the distribution motion, please review the pleadings filed with the bankruptcy court by the debtors, the Diversified Committee and other interested parties. To the extent any information contained here is based on public statements by the debtors, the Diversified Committee neither adopts such statements nor guarantees their accuracy.

## **How did the debtors determine who should be entitled to receive a distribution?**

Prior to the petition date, the debtors made regular monthly payments to investors regardless of whether the underlying loan was performing or non-performing. As a result of this practice, some investors received interest payments to which they were not entitled.

By now, all direct lenders should have received statements from the debtors which indicate whether, as of June 30, 2006 (and also as of the April 13, 2006 petition date), the debtors believe each direct lender is owed principal or interest in connection with the loans in which the direct lender invested, or whether the debtors believe that the direct lender instead was overpaid and therefore owes principal or interest to the debtors. The debtors propose to pay those direct lenders whose investor statements reflect a positive balance on Line 12 of the investor statement entitled Net Amount Currently Due to (From) Lender.

Because investors in the Diversified Fund are not themselves direct lenders, the statements sent to Diversified Fund members are different than those received by direct lenders and, instead, reflect what the debtors believe is the percentage of ownership of the Diversified Fund on account of each member's investment in the Diversified Fund. Samples of the direct lender and Fund member statements can be viewed on the Diversified Committee's website <http://usacaptdf.bmcgroup.com> under the tab entitled *Latest Summary Reports*.

The Diversified Fund, as a direct lender, has received its investor statement as of April 13, 2006 but has not yet received its June 30, 2006 statement. The Diversified Committee is following up with the debtors regarding the status of its June 30 statement. As of April 13, the debtors had calculated that the Diversified Fund had been overpaid and, therefore, that the Diversified Fund *owes* principal and interest of approximately \$4.5 million to the debtors. However, it appears from statements contained in the supplement to the distribution motion filed on July 17, 2006, that the debtors have calculated that the Diversified Fund has a negative balance of approximately \$3 million as of June 30, 2006. Due to this negative balance, the debtors have stated that the Diversified Fund will not receive any distribution at this time.

A copy of the Diversified Fund's April 13 investor statement for all loans, and a summary of the debtors' calculation, is available for viewing on the Diversified Committee's website <http://usacaptdf.bmcgroup.com> under the tab entitled *Latest Summary Reports*. The Diversified Committee will post the June 30 investor statement when it has been received from the debtors.

## **Did the Diversified Committee file a response to the distribution motion?**

Yes. On July 27, 2006, the Diversified Committee filed a limited opposition to the distribution motion. Although the distribution motion does not contemplate any payment to the Diversified Fund at this time, with \$93 million in the collections account, and thousands of investors who have not received any payments since the debtors' bankruptcy filing, the Diversified Committee believes that a significant distribution is necessary and appropriate, and that the bankruptcy court ultimately will approve some amount of distribution to investors.

That said, the Diversified Committee does not believe that it is fair and just for the Diversified Fund to bear the entire burden of the debtors' fraudulent Ponzi scheme while thousands of other direct lenders are paid in full on their original investments. As described in detail in the Diversified Committee's response, the bankruptcy court should establish a far larger holdback amount in order to enable the Diversified Fund to further research the facts and the law, and then to present to the court its case for equalizing the ultimate distribution to all investors.

The Diversified Committee has proposed that the distribution be limited to 90% of the amounts proposed by the debtors on account of interest payments and 25% of the amounts proposed by the debtors on account of principal payments. The Diversified Committee also asserts that, before any distribution is made to direct lenders, the Diversified Fund should receive an offsetting credit for the \$18.9 million in loan repayments that USA Commercial Mortgage confiscated from the Diversified Fund between February and December of 2004, undoubtedly for the purpose of paying direct lenders whose borrowers failed to pay interest.

The Diversified Committee is not asking the bankruptcy court to determine the proper characterization and treatment of direct lenders as part of the distribution motion. Rather, it requests the bankruptcy court to preserve its ability to decide that issue later by being conservative in the amount of the distribution. For example, if the distribution is made, and it later is determined that the amounts distributed should have been allocated to direct lenders differently, it could be impractical or impossible to try to bring those monies back into the estate to be properly redistributed.

### **Where can I find a copy of the Diversified Committee's response?**

Copies of the debtors' distribution motion and all related pleadings, including the response filed by the Diversified Committee, are available on the Diversified Committee's website <http://usacapdtf.bmcgroup.com> under the tabs entitled *Documents* and *Key Pleadings*.

### **When is the hearing on the distribution motion?**

The distribution motion will be heard by the bankruptcy court on **August 4, 2006 at 9:30 a.m.**

### **May I attend the hearing?**

Yes. You have two options for attending the hearing:

In Person: You are free to attend in person at the Foley Federal Building, 300 Las Vegas Boulevard South, Third Floor (Courtroom #1), Las Vegas, Nevada.

By Telephone: If you cannot attend in person, you may attend by telephone by dialing 1-888-311-9051, then Passcode 30084. Please note that you will only be able to listen, and will not be permitted to speak by telephone. Please also note that the number of telephone lines available may be limited. For the most current information about the hearing, please check the *General Calendar* tab on the Diversified Committee's website <http://usacapdtf.bmcgroup.com>.