

EXHIBIT V

I, Carrie Morse, pursuant to 28 U.S.C. § 1746, declare as follows:

1. I am over the age of 21 and a resident of the State of Utah. I make this declaration based upon my personal knowledge. If called to testify, I could and would competently testify to the following facts.

2. For the past eleven years I have worked for Affiliated Computer Services, Inc. Prior to working at Affiliated Computer Services, Inc., I was a homemaker.

3. On June 19, 2006, I deposited \$5,000 in a self-directed Roth Individual Retirement Account ("IRA") with American Pension Services, Inc. ("APS"). I received an IRS Form 5498 from First Utah Bank showing my \$5,000 contribution into my Roth IRA. A true and correct copy of the IRS Form 5498 for Roth IRA is attached hereto as Exhibit A.

4. On June 19, 2006, APS sent me a letter to introduce itself as the "pension administrators" of my IRA. The letter explained that I would personally direct the investment of my funds by choosing securities or other investments, such as stocks, for my account. APS stated that it does not recommend or sell investments and receives no commissions on my investments. The letter was signed by Curtis DeYoung as President of APS. A true and correct copy of the June 19, 2006 letter from APS is attached hereto as Exhibit B.

5. In or around August 2008, I requested that APS terminate my IRA account and return my \$5,000. In response, I received a letter from APS dated August 13, 2008 which stated that my account did not have any cash but held a \$5,000 interest in a loan agreement with Charlevoix Homes, LLC ("Charlevoix"). The letter was signed by Julie Hansen, on behalf of APS. A true and correct copy of the August 13, 2008 letter from APS is attached hereto as Exhibit C.

6. I have seen a docket report for a case in the United States Bankruptcy Court for the District of Arizona for Case Number 2:08-bk-10665 showing that Charlevoix filed for Chapter 7 Bankruptcy on August 18, 2008. A true and correct copy of the docket report is attached hereto as Exhibit D.

7. I understand from my husband, Clare Morse, that the Charlevoix loan agreement was made prior to my \$5,000 deposit with APS. My husband also told me that the Charlevoix loan agreement was discharged in bankruptcy court in December of 2008. He learned these facts from reviewing public records about the case.

8. On May 7, 2009, APS sent me a letter informing me that my account had been closed. A true and correct copy of the May 7, 2009 letter from APS is attached hereto as Exhibit E. Enclosed with the May 7, 2009 letter was an Assignment of Interest in Promissory Note dated May 6, 2009 which purported to transfer from APS to me a \$5,000 interest in a loan agreement with Charlevoix. A true and correct copy of the May 6, 2009 Assignment of Interest in Promissory Note is attached hereto as Exhibit F. Even though the Charlevoix loan agreement had been discharged six months before the assignment, the Assignment of Interest in Promissory Note represented the value of my interest at \$5,000. See Exhibit F.

9. I never authorized APS to invest the \$5,000 in my IRA in a loan agreement with Charlevoix. On June 8, 2009, my attorney sent a letter to APS requesting that APS provide all paperwork involved in the purchase of the interest in the Charlevoix loan agreement. A true and correct copy of the June 8, 2009 letter to APS is attached hereto as Exhibit G.

10. APS responded to the June 8, 2009 letter by providing a Buy Direction Letter that purportedly authorized APS to purchase a \$5,000 interest in a Charlevoix loan agreement. The Buy Direction letter indicates a check was made payable to Charlevoix for \$5,000. I did not sign

the Buy Direction Letter and I did not authorize the purchase of the \$5,000 interest. There is a signature for "Carrie Morse" on the signature line, but it is not my signature. A true and correct copy of the Buy Direction Letter is attached hereto as Exhibit H. My signature is not at all like the signature on the Buy Direction Letter provided by APS. The signature on the Buy Direction Letter was forged. A true and correct copy of my signature is contained in Exhibit I, attached hereto.

11. Despite the Chapter 7 Bankruptcy filing on August 18, 2008 and the discharged loan agreement in December 2008, APS represented in May 2009 that my account held a \$5,000 interest in a Charlevoix loan agreement. Instead of the \$5,000 I initially deposited in my IRA, I now possess a worthless interest in a promissory note which I never authorized APS to purchase. I declare under penalty of perjury that the foregoing is true and correct. Executed in Bluffdale, Utah on 4/14, 2014.


Carrie Morse

EXHIBIT A

TRUSTEE'S OR ISSUER'S name, street address, city, state, and ZIP code FIRST UTAH BANK 4188 WEST 12600 SOUTH SUITE #300 Riverton, UT 84096 (801) 571-0667		1 IRA contributions (other than amounts in boxes 2-4 and 8-10) \$ 5	OMB No. 1545-0747 2008 Form 5498	IRA Contribution Information
TRUSTEE'S OR ISSUER'S federal identification no. [REDACTED] PARTICIPANT'S social security number [REDACTED]		2 Rollover contributions \$	3 Roth IRA conversion amount \$	
PARTICIPANT'S name Carrie Morse Bluffdale, UT 84065		5 Fair market value of account \$ 5000.00	4 Recharacterized contributions \$	
Account number (see instructions) [REDACTED]		7 IRA SEP SIMPLE Roth IRA <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>	6 Life insurance cost included in box 1 \$	
		8 SEP contributions \$	9 SIMPLE contributions \$	Copy B For Participant This information is being furnished to the Internal Revenue Service.
		10 Roth IRA contributions \$	11 If checked, required minimum distribution for 2009 <input type="checkbox"/>	

Form 5498 (keep for your records) Department of the Treasury - Internal Revenue Service

Instructions for Participant - Form 5498 (2008)

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, and the fair market value of the account. For information about IRAs, see Pub. 590, Individual Retirement Arrangements (IRAs), and Pub. 560, Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans).

Note. If you postponed making a contribution to your IRA, for example, due to a designated disaster, or repaid a qualified reservist distribution, the box to the left of box 10 should show a reason code, the amount of the contribution or repayment, and the year to which the payment was credited, if applicable. Also, certain catch-up contributions made into an IRA by certain eligible section 401(k) plan participants will be shown in the blank box. See Pub. 590 for more information.

Account number. May show an account or other unique number the trustee assigned to distinguish your account.

Box 1. Shows traditional IRA contributions for 2008 you made in 2008 and through April 15, 2009. These contributions may be deductible on your Form 1040 or 1040A. However, if you or your spouse was an active participant in an employer's pension plan, those contributions may not be deductible. This box does not include amounts in boxes 2-4 and 8-10.

Box 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution to a Roth IRA, you made in 2008. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. See the Form 1040 or 1040A instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8608, Nondeductible IRAs, to figure the taxable amount, if property was rolled over. See Pub. 590. For a qualified rollover to a Roth IRA, also see Pub. 590.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2008. Use Form 8608 to figure the taxable amount.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590.

Box 5. Shows the fair market value of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Box 6. For endowment contracts only, shows the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your IRA deduction.

Box 7. May show the kind of IRA reported on this Form 5498.

Box 8. Shows SEP contributions made in 2008, including contributions made in 2008 for 2007, but not including contributions made in 2009 for 2008. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 9. Shows SIMPLE contributions made in 2008. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 10. Shows Roth IRA contributions you made in 2008 and through April 15, 2009. Do not deduct on your income tax return.

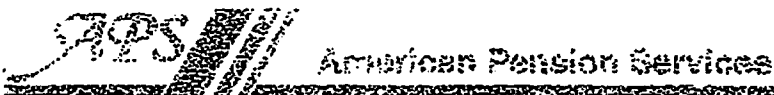
Box 11. If the box is checked, you must take a required minimum distribution (RMD) for 2009. An RMD may be required even if the box is not checked. The amount, or offer to compute the amount, and date of the RMD will be furnished to you by January 31 either on Form 5498 (in the blank box to the left of box 10) or in a separate statement. If you do not take the RMD for 2009, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590 for details.

CORRECTED (if checked)

TRUSTEE'S OR ISSUER'S name, street address, city, state, and ZIP code FIRST UTAH BANK 4168 WEST 12600 SOUTH SUITE #300 Riverton, UT 84096 (801) 571-0667		1 IRA contributions (other than amounts in boxes 2-4 and 8-10) \$ 5	OMB No. 1545-0747 2008 Form 5498	IRA Contribution Information
TRUSTEE'S OR ISSUER'S federal identification no. [REDACTED] PARTICIPANT'S social security number [REDACTED]		2 Rollover contributions \$	3 Roth IRA conversion amount \$	
PARTICIPANT'S name Carrie Morse Bluffdale, UT 84065		5 Fair market value of account \$ 5000.00	4 Recharacterized contributions \$	
Account number (see instructions) [REDACTED]		7 IRA SEP SIMPLE Roth IRA <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>	6 Life insurance cost included in box 1 \$	
		8 SEP contributions \$	9 SIMPLE contributions \$	Copy B For Participant This information is being furnished to the Internal Revenue Service.
		10 Roth IRA contributions \$	11 If checked, required minimum distribution for 2009 <input type="checkbox"/>	

Form 5498 (keep for your records) Department of the Treasury - Internal Revenue Service

EXHIBIT B



June 19, 2006

Mrs. Carrie Morse
 [REDACTED]
 Bluffdale, UT 84065

Dear Mrs. Morse:

We are the pension administrators of your self-directed Individual Retirement Account. We are pleased to service your account and look forward to working with you. An account statement is enclosed.

To utilize the plan to your maximum benefit it is important that you understand the APS Master Individual Retirement Trust. American Pension Services' self-directed IRA's take the benefits of an IRA one step further by allowing you to personally direct the investment of your IRA funds. You choose securities or other investments such as stocks (including over the counter and new issues), leases, loans and promissory notes, discounted real estate contracts, and limited partnerships to name a few. You may have any or all of these investments to create the portfolio that will best suit your needs.

We do not recommend or sell investments and receive no commissions on your investments. We are here to service the needs of your IRA, Keogh, and pension plan accounts and look forward to a long and prosperous association.

Please feel free to contact us with questions or to discuss at greater length the investment options available in your self-directed IRA.

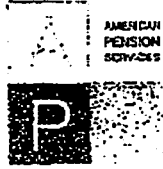
Sincerely yours,

Curtis L. DeYoung
 President

11000 Merrill Street - Sandy, Utah 84070
 (801) 571-0887 • (801) 571-8228 Fax

SEC-MORSE-E-0000008

EXHIBIT C



August 13, 2008

Mrs. Carrie Morse
[REDACTED]
Bluffdale, UT 84065

Dear Mrs. Morse:

We received your distribution form requesting that we terminate the account and send you a check for \$5000. Unfortunately you do not have any cash in the account, but you do have a loan agreement with Charlevoix Homes LLC. I have enclosed a statement for your review.

In order to terminate the account we could assign the loan agreement to you; however, this of course may be a taxable and/or penalty event. The fee for terminating the account is \$100.00. Please remit payment along with direction to assign the loan agreement to you and we will complete the closure of your account.

Sincerely,

A handwritten signature in cursive script that reads 'Julie Hansen'.

Julie Hansen

jh

Enclosure

cc: file [REDACTED]

EXHIBIT D

CHARLEVOIX HOMES, L.L.C., Docket No. 2:08-bk-10665 (Bankr. D. Ariz. Aug 18, 2008), Court Docket

Docket updated on Bloomberg Law on July 02, 2011 01:34:37

United States Bankruptcy Court for the District of Arizona
Docket for Case #: 2:08-bk-10665

CHARLEVOIX HOMES, L.L.C.

Date Filed: Aug. 18, 2008
Chapter 7

Parties and Attorneys

Debtor

CHARLEVOIX HOMES, L.L.C.

CHARLEVOIX HOMES, L.L.C., Docket No. 2:08-bk-10665 (Bankr. D. Ariz. Aug 18, 2008), Court Docket

General Information

Court	United States Bankruptcy Court for the District of Arizona
Docket Number	2:08-bk-10665

EXHIBIT E



May 7, 2009

Mrs. Carrie Morse
[REDACTED]
Bluffdale, UT 84065

RE: Roth IRA [REDACTED]

Dear Mrs. Morse,

Enclosed please find the assignment of your Roth IRA account asset as listed below:

Charlevoix Homes LLC - \$5000.00

You have the option of rolling over this asset to another self-directed retirement administrator of your choice, or to take a taxable distribution. Remember that you have sixty days from the date of this letter to roll over this asset to another Roth IRA account. We recommend that you seek the advice of your tax advisor for this Roth IRA distribution.

This concludes the closure of Roth IRA # [REDACTED].

Sincerely,

A handwritten signature in cursive script that reads "Julie Hansen".

Julie Hansen

jh

Enclosure

cc: file # [REDACTED]

EXHIBIT F

ASSIGNMENT OF INTEREST
in
PROMISSORY NOTE

American Pension Services, Inc., as administrator of Roth IRA # [REDACTED] of Carrie Morse, [REDACTED], Bluffdale, Utah 84065, hereby assigns and transfers to Carrie Morse, individually, all of its claim, interest, responsibility, duty and rights to that certain Loan Agreement in the amount of \$5,000 (of which no principal has been repaid) between American Pension Services, located at 4168 West 12600 South, Suite 300, Riverton, Utah 84096) administrator of account # [REDACTED] as Lender, and Charlevoix Homes, LLC as Borrower. This assignment is valued at \$5,000.00.

Unless the above principal amount is determined to be of no value or if the investment is reinvested with an IRA custodian or administrator within sixty (60) days of this document, the IRS may assess a ten percent premature distribution penalty and may assess income tax on the amount distributed.

Dated this 6th day of May, 2009.

AMERICAN PENSION SERVICES, INC.



By: Dean H. Becker, corporate secretary

EXHIBIT G

H. DELBERT WELKER

Attorney at Law

Willowcreek Plaza
8160 Highland Drive Suite 111
Sandy, Utah 84093
Telephone (801) 438-1009
Fax (801) 733-4307

June 8, 2009

Dean H. Becker, Corporate Secretary
AMERICAN PENSION SERVICES
4168 West 12600 South, #300
Riverton, UT 84096

Re: IRA Account of Carrie Morse (#7577)

Dear Mr. Becker:

Concerning the Assignment of Interest in Promissory Note sent to my client with a date of May 6, 2009, we have several questions:

1. Furnish all paperwork authorizing you to change the account from a cash account to an interest in a note.
2. Furnish all accounting from the date of deposit of the first \$5,000.00 and the later \$10,000.00 from my client.
3. My client's first deposit was made six months after APS made the loan to Charlevoix Homes, why did she have any connection with the loan that was made before her investment?
4. Why is she receiving the promissory note, dated May 6, 2009, long after Charlevoix filed its Chapter 7 when the company has had no value for several years?

If a satisfactory response is not made within ten days, my client will file a lawsuit for the return of all of her funds including interest.

Sincerely,



H. Delbert Welker

cc: client

EXHIBIT H

BUY DIRECTION LETTER (For Real Estate)

Self-Directed Retirement Plans

If you will be using funds from other IRAs and/or qualified plans administered by us, please use separate Buy Direction Letters for each IRA and/or qualified plan. You may photocopy this form for this use.

ACCOUNT INFORMATION

- 1. **Administrator:** American Pension Services, Inc. (American Pension Services will perform record keeping and administration of your plan on behalf of custodian named in IRS Form 5305.)
- 2. **Your Name:** Carrin Morse 3. **Your Account Number:** [REDACTED]
(as it appears on your account application)

PURCHASE INFORMATION

I hereby authorize and direct the administrator and/or custodian, trustee or assigns, to BUY the following asset for my account:

- 4. **Property Address or Legal Description:** _____
(The physical address or legal description which appears on the current deed or tax records.)
- 5. **State:** _____
(If outside the United States, indicate a similar jurisdiction.)
- 6. **Closing Escrow/Title Co./Attorney(s):** _____
(This is the company or individual responsible for closing the transaction between your IRA and the Seller or exchanger. If you are using different companies or individuals, please include all names as appropriate. Attach additional sheets if necessary.)

Company: _____	Company: _____
Contact: _____	Contact: _____
Address: _____	Address: _____
Phone: _____	Phone: _____
Fax: _____	Fax: _____

- 7. **Total Purchase Price (Contract Price):** \$ 5,000 _____
(The total amount of the purchase of this property, not including settlement and other charges. If this changes, please contact settlement to update this information. Additional Settlement Charges may be listed on Escrow Instructions.)
- 8. **Amount Funded by the Administrator to Facilitate:** \$ 5,000 _____
(This amount will be used to fund the purchase of this property. This amount will appear on your settlement statement. Do not fund proceeds from personal funds as this may be a disqualifying event.)

9. Percentage of Ownership in the Property (if applicable):

10. Is this property to be mortgaged? YES NO

1. (SEE a Payment Administrator. Lender may be contacted for more information regarding the mortgage process. Payment Administrator may be contacted for more information regarding the mortgage process. Payment Administrator may be contacted for more information regarding the mortgage process.)

11. Check made payable to:

(Payee/Seller)

Name: Charlvoir Homes
Address: Scottdale, AR

OR

Wire Transfer Funds to:

Bank Name: _____ Bank Address: _____

ABA or Routing Number: _____ Account Number: _____

(Please provide complete wire transfer instructions. Incomplete instructions will delay payment for your asset, or indirect funds. Such instructions are supplied by the seller of the asset.)

12. Special Instructions: _____

13. Documents Required Prior to Funding:
(Documents required may vary from state to state)

Contact your closing attorney or title officer and provide them this list.

1. Escrow Instructions, Settlement Statement or HUD1 Closing Statement
2. Copy of Deed that is to be recorded
3. Rental Agreement and/or Property Management Agreement, if applicable
4. Copies of Note and Deed of Trust on new loan, if applicable
5. Payment Authorization Letter instructing Administrator to make regular payments for real estate expenses (e.g., mortgage payments, property taxes, insurance, homeowners association dues), if applicable
6. Signed Acknowledgement letter on each document signed by client as having been "Read & Approved" on all documents
7. Wire Transfer Instructions

The "Documents Required Prior to Funding" must be reviewed and forwarded to the sponsor and American Pension Services, Inc. must receive all required documents before funding.

At Close of Escrow, American Pension Services, Inc. Must Receive the Following:

- 1. Closing Statement
- 2. Original Grant Docs, properly recorded
- 3. Hazard Insurance policy showing the vesting as required
- 4. Title Insurance Policy, if applicable

PLEASE NOTE: Closing documents must be received at least 48 hours prior to funding. Funding can only occur if documents are completed and vested appropriately.

ALL VESTINGS ARE TO READ:

American Pension Services, Inc. Administrator For

IRA Account # _____

Your Name _____

For example: American Pension Services, Inc. Administrator For John Doe IRA #0001

I have read and approved all documents, and I agree with the terms. I understand that my account is self-directed and that the administrator and/or trustee or custodian does not review the merits, appropriateness and/or suitability of any investment in general or in connection with my account in particular. I acknowledge that I have not requested that my administrator provide, and administrator has not provided, any advice with respect to the investment directive set forth in this Buy Direction Letter. I understand that neither the administrator nor trustee or custodian determine whether this investment is acceptable under the Employee Retirement Income Securities Act (ERISA), the Internal Revenue Code, or any applicable federal, state, or local laws, including securities laws. I understand that it is my responsibility to review any investments to ensure compliance with these requirements.

I understand that no one at American Pension Services, Inc. or any of its licensees has authority to agree to anything different than my foregoing understandings of American Pension Services policy.

I understand that neither the administrator nor trustee or custodian is a "fiduciary" for my account as such term is defined in the Internal Revenue Code, ERISA, or any applicable federal, state or local laws. I agree to release, indemnify, defend and hold the administrator and trustee or custodian harmless from any claims arising out of this investment, including, but not limited to claims that an investment is not prudent, proper, diversified or otherwise in compliance with ERISA, the Internal Revenue Code or any other applicable federal, state or local laws. I also understand and agree that the administrator and/or trustee or custodian will not be responsible to take any action should there be any default with regard to this investment.

I am directing you to complete this transaction as specified above. I confirm that the decision to buy this asset is in accordance with the rules of my account, and I agree to hold harmless and without liability the administrator and/or the trustee or custodian of my account.

I declare that I have examined this document, including accompanying information, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature: Cassie Morse Date: 05/1/07
Please read the disclosure above the signature line before signing and dating

EXHIBIT I

Carrie Morse

Carrie Morse