Honorable Judge Martin Glenn,

I hope this letter finds you well.

I am writing this letter to express my disappointment and sadness with Celsius declaring Chapter 11. My name is Chapman "Chappy" Shallcross and I have recently retired after serving 34 years in the Fire Service, I retired out after having a heart attack. If my body did not give up I would still be on the floor serving my community. But that's not how it worked. Once I retired I realized that whatever savings (457) I had, I had better treat with the utmost caution. After looking at our financial landscape, particularly over the last few years and watching how our government chose to handle it, my Econ 101 kicked in and I realized we (collective we) we're heading down the inflation road and a crash similar to 2008. In 2008 I lost over 40% of my 457, and at this stage in my life I couldn't endure that financial hit again. So after some research and having a very tech savvy son, I became interested in crypto currency, more specifically "Block-chain" technology. Once I became more knowledgeable on this technology I felt more confident in my decision to pull my 457 savings out and invest into the Crypto space. Amongst all the crypto out there I only felt comfortable in investing into Etherium and Cardano. Both these crypto have block-chain protocols that have real world relevance. Then I decided to find a Crypto institution that would represent my interests and goals. Initially I placed my 150 Etherium crypto and 47,000 Cardano (ADA) into "Block-Fi" and held my crypto for 1 year with no issues, then I received advertisement for Celsius. I once again I did more research and found that Celsius had stronger and deeper attachment within the Crypto space (Please listen to any of the founders lectures on various financial platforms). I moved all my Crypto holdings to Celsius based completely off of the overwhelming positive feedback. And, now I find all that information I had gathered was curated B.S.

In closing, I was willing to except the risk that the Crypto market has, it is volitil, but I knew that going in. But, when you place your life savings into an institution that has promised you security within a volatile crypto space and it fails before the volatile market fails that's just not right.

I appreciate your time in this matter.

My regards,

Chapman "Chappy" Shallcross

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