

December 6, 2006

To: All Creditors of the Estate of Today's Destiny

Re: *In re Today's Destiny, Inc.*; Case No. 05-90080 (Chapter 7) in the United States  
Bankruptcy Court for the Southern District of Texas, Houston Division

*Joseph M. Hill, Trustee v. Michael Day, et al.*, Adversary No. 06-3285 (the  
"Adversary Proceeding")

Dear Creditor:

I write you as the Trustee of the Today's Destiny bankruptcy case.

This letter contains important information about the Today's Destiny bankruptcy case and, more particularly, the Adversary Proceeding referenced above and your opportunity to seek to intervene in that action should you decide that it is in your interest to do so. As explained more fully below, the deadline for an intervention is **December 31, 2006**.

The Today's Destiny bankruptcy has given rise to a number of creditor claims, some of which have been formally filed in the bankruptcy case. As Trustee, I have come to learn that many of you who entered into contracts with Today's Destiny are also parties to litigation filed by third-party finance companies or leasing companies who leased or financed the purchase of items sold by Today's Destiny.

You may be aware that, in my capacity as Trustee, I filed a lawsuit on March 21, 2006 against Michael Day, Max Day, other Day relatives and related entities seeking to recover damages from them. This is the Adversary Proceeding listed above. Upon further investigation, I have decided to amend the pleadings in the Adversary Proceeding to also assert claims against many of the finance and lease companies who were involved in Today's Destiny's sale of marketing software and equipment. A list of the finance companies that I intend to name as additional defendants in the Adversary Proceeding is attached at the end of this letter. If you were involved in transactions with a leasing company or finance company not listed, please notify my lawyers immediately. You can reach them by calling Susan Jacks, 713-655-1200 extension 155, or addressing an e-mail to [susanjacks@mehaffyweber.com](mailto:susanjacks@mehaffyweber.com).

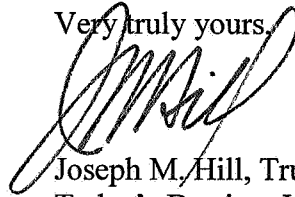
On October 17, 2006, the Bankruptcy Court entered a Case Management Order for the development of the Adversary Proceeding. A copy of the Case Management Order is enclosed. The Case Management Order sets a December 31, 2006 deadline by which any party who would like to intervene in the Adversary Proceeding must file the necessary pleadings with the Bankruptcy Court.

You should consult with an attorney to evaluate intervention in this Adversary Proceeding, which will likely involve the listed leasing companies. As Trustee, I represent the bankruptcy estate and am not attempting to represent your particularized interests. **Please note**

**that participation in the Adversary Proceeding may affect but may not automatically prevent or halt lawsuits that the finance companies have filed or may file in other courts on these matters.**

To ensure that we have sufficient information about you and your claims, I ask that you complete the enclosed form and return to me by December 28, 2006. You can return the form by mail, fax or e-mail as set forth at the bottom of the form.

Very truly yours,



Joseph M. Hill, Trustee  
Today's Destiny, Inc.

Enclosures (Case Management Order and Creditor Data Form)

**List of Leasing/Finance Companies Involved in Today's Destiny Transactions**

AEL Financial  
American Enterprise Leasing, Inc.  
Amerivestors, Inc.  
Bankers Healthcare Group, Inc.  
CFC Investments, Inc.  
Eastern Funding, LLC  
Greater Bay Capital, Inc.  
HPSC, Inc.  
Irwin Commercial Finance  
Patriot Susquehanna Leasing Company  
Sterling National Bank  
Studebaker-Worthington Leasing Corp.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE:	§	
TODAY'S DESTINY, INC.	§	CASE NO: 05-90080
Debtor(s)	§	
	§	CHAPTER 7
	§	
JOSEPH M. HILL	§	
Plaintiff(s)	§	
	§	
VS.	§	ADVERSARY NO. 06-3285
	§	
MICHAEL DAY, <i>et al</i>	§	
Defendant(s)	§	

**CASE MANAGEMENT ORDER**

1. All persons seeking to intervene in this adversary proceeding must file their motion to intervene not later than December 31, 2006. The trustee must give notice of this deadline, at a minimum, to all persons who have filed claims against the estate. All motions to intervene will be considered at a hearing on March 29, 2007 at 9:00 a.m.
2. The plaintiffs must amend their complaint to comport with the rulings made on October 17, 2006. The amendment must be filed not later than January 31, 2007, and should include all claims asserted by any putative intervenors.
3. The Court will hold a hearing on March 29, 2007 at 9:00 a.m. to determine whether the amended complaint satisfies the requirements imposed on October 17, 2006. The parties must file a Rule 7026 report not later than March 22, 2007.
4. New motions pursuant to Rule 7008, 7009 or 7012 must be filed not later than February 22, 2007 and will be heard at 9:00 a.m. on March 29, 2007.
5. On March 29, 2007, the Court will issue a scheduling order regarding any remaining claims.

6. Motions to abstain must be filed not later than February 22, 2007 and will be considered on March 29, 2007 at 9:00 a.m.

7. Discovery will not commence until the conclusion of the March 29, 2007 hearing and then only in accordance with the scheduling order.

SIGNED 10/17/2006.

A handwritten signature in black ink, consisting of a stylized 'M' followed by a wavy line and the letters 'Isgur'.

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MARVIN ISGUR  
United States Bankruptcy Judge

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

<b>IN RE:</b>  <b>TODAY'S DESTINY, INC.</b>  <b>DEBTOR</b>	§ § § § §	<b>CASE NO. 05-90080-H1-7</b> <b>(Chapter 7)</b>
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**CREDITOR DATA FORM**

**IMPORTANT MESSAGE:**

**Please note that this form is not a substitute for the formal filing of a proof of claim with the United States Bankruptcy Court. If you have not filed a claim and want to do so, you may obtain a proof of claim form on the website for the Bankruptcy Court, [www.uscourts.gov/rules/Revised\\_Rules\\_and\\_Forms/BK\\_Form\\_B10.pdf](http://www.uscourts.gov/rules/Revised_Rules_and_Forms/BK_Form_B10.pdf) Proofs of claim should be completed and filed with the Clerk of the U.S. Bankruptcy Court, P.O. Box 61010, Houston, Texas 77002.**

**Name, address, and other contact information of Creditor:**

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
E-mail address: \_\_\_\_\_

**Basis of Claim** (list all contracts or other documents, if any): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Amount of Claim** (please explain how amount was calculated): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Did you borrow money or lease equipment from a third-party finance company or leasing company in connection with your dealings with Today's Destiny? \_\_\_\_\_

If "yes," please identify the name of the finance company or leasing company and its address:  
\_\_\_\_\_  
\_\_\_\_\_

Have you been sued by the finance company or leasing company? \_\_\_\_\_

Have you settled any claims with the finance company or leasing company? \_\_\_\_\_

PLEASE RETURN THIS FORM TO Susan Jacks, MehaffyWeber, P.C., 500 Dallas, Suite 1200, Houston, TX 77002 or [susanjacks@mehaffyweber.com](mailto:susanjacks@mehaffyweber.com) or 713-655-0222 attn: Susan Jacks