

(D)

December 2, 2013

To Whom It May Concern:

In reference to the letter we (Scott and Colleen Cottrell) received on November, 23, 2013 please consider this our response to this legal matter.

As a part of the Business Development Unit within Development Division, I (Colleen) was informed by a BDU Employee that the Tribe received a rather large amount of money for the purpose of small business loans. This employee informed me that anyone who didn't take part of this first time program was stupid and that we didn't have to pay this back. I responded that how would you NOT have to pay something like this back? The BDU employee informed us that there were no rules and a regulation set up for this and it was grant money and there was NO WAY anyone would need to pay this back. As a part of the Oneida Tribe's Business Development Unit I believed him. After getting our money for the startup of the Business Scotties Potties, we made no more than \$2,000 for the first summer and for the next summer \$4,000. We did start to make payments after the loan in 2009, but due to lack of jobs and not acquiring a positive income, we couldn't make them anymore. Also, with limited help we couldn't accept off reservation jobs and had to stay working for the Oneida Tribe. Then the summer of 2013 the Oneida Tribe made a motion to not use Tribal vendors anymore. That just put a dead weight on our shoulders. We went the whole summer without any work besides a community member here and there.

Our help with the business had to stop working and Scott couldn't do all the jobs by himself. Also nobody was looking for this type of work with such minimal pay. After this great idea in our minds failed, we had no choice but to stop altogether. Then right out of the blue, the statement from Bay Bank that showed Scotties Potties balances just disappeared off our statements. We asked the bank what happened and they couldn't give us any information. So, we had no alternative but to wait.

After more than a year went by we did get a letter from somebody about the loan but we couldn't read most of the writing. Some of the portions we could read were about the loan and requesting us to contact whoever this letter was from and discuss payments. It was not from a professional business and we were very leery about responding. There was no way we were going to give someone money who is sending out notices that came from someone's home. How did we know it was for real and where would this money go? We were confused and didn't reply.

Then after we got the formal letter from this law office Scott Cottrell did call Gary Jordan to set up payments. We found the form letter online about how much we could afford to pay which Gary informed Scott about. We were about to see Gary when we were informed that an employee of the Oneida Small Business Office was relaying confidential information at a meeting at the Stockbridge Casino about certain Oneida Tribal members and who they were going after in reference to these transactions. Many names came out at this meeting that we do know got the business money/grant money from the same place we did. The person who relayed this message about the lack of business ethics at this meeting was the same employee who told us that we would be stupid NOT to get this startup money for our business. This employee quit his job with the Oneida Tribe to work for the Stockbridge Tribe as a Business Development employee and a substantial increase.

At this point we were/are very cautious of working with the small business office. How are we to know if our confidential information was going to get out given that the confidential information of other tribal members was coming out! We are willing to set up payments for this money, but right now we can't afford the \$1,000 a month. We want to settle this once and for all and want to make \$200.00 a month. After the sale of our house in a few years we will make a very substantial payment on this loan. If we can't make a settlement we will have to file Bankruptcy as this just is one thing we didn't count on happening.

In conclusion, we were ill-advised and irresponsible for accepting this money. We were also naïve and foolish to believe in what we were being told as the truth in regards to this money. All I can say is I believed in the Business Development Office and the employee within the department.

We want to have the Dodge Ram brought to where ever you request it. We also have the trailer to bring with this truck. We were going to bring it to Bay Bank but were informed not to because they didn't know where it should go either.

Scott D. Cottrell 12/9/13  
Scott D. Cottrell Date

Colleen M. Cottrell 12/9/13  
Colleen M. Cottrell Date

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