
NOTICE TO CREDITORS
of UNIVERSAL SETTLEMENTS INTERNATIONAL INC.
(hereinafter referred to as the “Applicant”)
(the Applicant also carried on business through Universal Settlements
Vermögensberatung GmbH)

**RE: NOTICE OF CLAIMS PROCEDURE FOR THE APPLICANT PURSUANT
TO THE *COMPANIES’ CREDITORS ARRANGEMENT ACT* (the “CCAA”) OF
CANADA**

PLEASE TAKE NOTICE that this notice is being published pursuant to an Order of the Superior Court of Justice of Ontario, Canada made January 23, 2009 (the “Order”). The Applicant’s creditors should have received Claim documents by mail, if those creditors and their current addresses are known to the Applicant. Creditors may also obtain the Order and Claim documents from the website of Ernst & Young Inc., Court-appointed monitor of the Applicant, at www.ey.com/ca/UniversalSettlements, or by contacting the Monitor by telephone (1-416-943-5446) or by fax (1-416-943-3300).

Claims must be submitted to the Monitor in a prescribed form for any claim against the Applicant, whether unliquidated, contingent or otherwise, or a claim against any current or former director of the Applicant, in each case where the claim arose on or prior to January 23, 2009. Please consult the Claim documents for more details.

Completed documents must be received by the Monitor by 4:00 p.m. (Eastern Standard/Daylight Time) on February 23, 2009 (the “Claims Bar Date”). It is your responsibility to complete the appropriate documents and ensure that the Monitor receives your completed documents by the above-noted time and date.

**CLAIMS WHICH ARE NOT RECEIVED BY THE CLAIMS BAR DATE WILL
BE BARRED AND EXTINGUISHED FOREVER.**

DATED at Toronto this 23rd day of January, 2009.