



KPMG Advisory Limited

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To All Known Creditors

Ref 29/970/8692

12 August 2010

Dear Sir/Madam

Millennium Bank, Inc. (in liquidation) ("the Company")

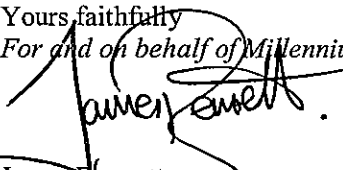
Further to an order of the Eastern Caribbean Supreme Court in the High Court of Justice, Saint Vincent and the Grenadines dated 3 May 2010, Millennium Bank Inc. was ordered to be wound up. Charles Thresh of KPMG Advisory Limited and Kris Beighton of KPMG in the Cayman Islands were duly appointed as Joint Liquidators ("JLs") of Millennium Bank Inc (the "Bank") on 3 May 2010.

A first and possibly final dividend is intended to be declared in the above matter. Should you have any claim against the Company, you must complete and return the enclosed proof of debt and supply details of your claim together with supporting documentation no later than 15 October 2010. 15 October 2010 is the deadline for submission of proofs of debt per the notice that is enclosed and as it appeared or will appear in the Searchlight newspaper on 13 and 20 August 2010 and in the Official Gazette.

Creditors who have already returned a sworn proof of debt do not need to submit a further proof. However should you wish to vary your claim you should submit a revised claim which will supersede your earlier claim, prior to the bar date.

If you have any questions as to the procedure, please contact Jure Malgaj at the above address or alternatively by email at jmalgaj@kpmg.bm or by fax on +1 441 295 8280.

Yours faithfully
For and on behalf of Millennium Bank, Inc. (in liquidation)



James Bennett
Senior Manager
for the Joint Liquidators

Enclosure: Creditors notice
Proof of Debt form

**THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
SAINT VINCENT AND THE GRENADINES**

CLAIM NO: 110 OF 2009

**IN THE MATTER OF MILLENNIUM BANK INC.
And
IN THE MATTER OF THE INTERNATIONAL BANKS ACT 2004.
AND
IN THE MATTER OF THE COMPANIES ACT 1994
AND
IN THE MATTER OF INTERNATIONAL BUSINESS COMPANIES
(AMENDMENT AND CONSOLIDATION) ACT 2007**

NOTICE IS HEREBY GIVEN that the Creditors of the above named Company, which is being wound up, are required, on or before the 15th day of October, 2010, to send their full Christian and Surnames, their addresses and descriptions, full particulars of their debts or claims, and the names and addresses of their solicitors (if any) to Charles Thresh and Kris Beighton, the undersigned, at KPMG Advisory Limited, Crown House, 4 Par-La-Ville Road, Hamilton, HM 08, Bermuda, the Joint Liquidators of the said Company, and if so required by notice in writing from the said Joint Liquidators to prove their debts or claims at such time as shall be specified in such notice, or in default thereof they will be excluded from the benefit of any distribution made before such debts are proved.

Creditors who have already returned a proof of debt do not need to submit a further proof. However should you wish to vary your claim you should submit a revised claim which will supersede your early claim prior to 15 October 2010 (the bar date).

DATED: This 12th day of August, 2010.

Charles Thresh and Kris Beighton
Joint Liquidators

**THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
SAINT VINCENT AND THE GRENADINES**

**IN THE MATTER OF MILLENNIUM BANK INC.
AND
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AND
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IN THE MATTER OF INTERNATIONAL BUSINESS COMPANIES
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PROOF OF DEBT

You should attend carefully to the directions in the Notes and in italics.

I
(enter name of the deponent, including all former names)

of
(enter the address of the deponent)

MAKE OATH AND SAY as follows:

1. This is the proof of debt of
.....
(enter name of creditor)

of
(enter the address of the creditor)

1A.I am in the employ of the above-named creditor, and I am duly authorised by that creditor to make this affidavit, and it is within my own knowledge that the debt deposed to in this affidavit (“the Debt”) was incurred and for the consideration

stated, and to the best of my knowledge and belief the Debt still remains unpaid and unsatisfied. See Note 1

1B.I am duly authorised under the seal of the above-named creditor, to make the proof of debt on its behalf. See Note 1

2. Millennium Bank Inc. was, at the date of the winding-up order made against it, viz., the 3 May 2010, and still is, justly and truly indebted to the above-named creditor in the amount of the Debt, being the sum of \$ for (give particulars of the debt including consideration)

3. I have not, nor has the above-named creditor nor any person by my/his/its /their (delete as applicable) order to my knowledge or belief, for my/his/its/their (delete as applicable) use had or received any manner of satisfaction or security whatsoever for the Debt or any part of the Debt, save and except the following: (give particulars of any deposits or investments held, including the value of the deposit or investment and the date it was made)–

SWORN by)
At)
this day of 2010)

BEFORE ME:

A Commissioner for Oaths
Notary Public (if sworn outside Saint Vincent and the Grenadines)

To be completed by the liquidator

Admitted to rank for dividend for \$ the day of 2010
Joint Liquidator

NOTES

- 1) Delete 1A and 1B if proof made by creditor himself. If proof made by employee of creditor delete 1B. If proof made by agent or officer of creditor delete 1A.
- 2) The proof cannot be admitted unless it is properly completed and lodged with the Joint Liquidators at KPMG Advisory Limited, Crown House, 4 Par-la-Ville Road, Hamilton, Bermuda by 5pm Bermuda time on 15 October 2010. Facsimile and emailed copies of proofs received by the deadline will be accepted (send to +1 441 295 8280 or jmalgaj@kpmg.bm).