

Thomas and Ceslie Beil
111 Gardenia Way
Bonaire, GA 31005
August 17, 2015

Honorable Tony M. Davis
U.S. Bankruptcy Judge
Homer J. Thornberry Federal Judicial Bldg.
903 San Jacinto Blvd., Suite 332
Austin, Texas 78701

FILED

AUG 21 2015

Ref: Case number 15-10940-tmd

U.S. BANKRUPTCY COURT
BY  DEPUTY

Dear Judge Davis

Thank you for your time and expertise in presiding over the referenced case. We are creditors of Bullion Direct. We trust you will carefully weigh both sides of this bankruptcy case and render a fair and equitable judgment.

We empathize with all creditors, and sincerely hope the final settlement resolves all lawful claims. Certainly, the largest creditors have the greatest dollar value at risk; we respect the focus on addressing their claims. At the same time, we trust the "little" creditors will also be fairly represented. While their claims are much smaller dollar amounts, they likely are major commitments against their total worth.

We are one of those "little" creditors. On May 1, 2015, we placed an order with Bullion Direct, in the amount of \$19,961.42, for purchase and delivery of bullion (Atch 1). This was (and is) a significant financial decision we made after considerable research and prayer. The same day our bank confirmed the wire transfer for the full purchase price (Atch 2), and Bullion Direct acknowledged "We have received and applied your payment." (Atch 3) On May 28, 2015, Bullion Direct responded to our request for order status stating "Most orders ship within a few business days of the release date, however we are experiencing typical delays of approximately 6 weeks due to the delays noted in the announcement on our site. ... We will send an email with the tracking information for your order on the day it ships." (Atch 4) On June 15, 2015, Bullion Direct again responded to our request for order status stating "We are still experiencing delays. We will send an email with the tracking information for your order on the day it ships." (Atch 5) On July 3, 2015 we inquired with Bullion Direct a third time for order status, but they

have never responded. (Atch 6) Today, with some knowledge of the bankruptcy proceedings, it is clear Bullion Direct received and "applied" our payment of \$19,961.42, repeatedly assured us the order would be filled, yet knew the unfolding bankruptcy would preclude order fulfillment. Such behavior speaks volumes about the character of Bullion Direct's leadership.

Again, thank you for your diligence in overseeing this case. We look forward to your just judgment in this matter.

Very Respectfully,

Handwritten signatures of Thomas I. Beil and Ceslie K. Beil in cursive script.

Thomas I. Beil & Ceslie K. Beil

Thomas Beil

From: Bullion Direct Agent <agent@bd1.bulliondirect.com>
Sent: Friday, May 1, 2015 11:20 AM
To: Thomas Beil
Subject: Bullion Direct: Order Confirmation

Dear Customer,

Account #: 702786380

This is a confirmation of your Catalog order at Bullion Direct. Please keep this confirmation for your records.

ORDER INFO

Order Received: 2015-05-01 10:19:32 CDT
Order Number: 1W0CP2PHXE

Instructions/Comments

PROMOCODE: ;

If you are sending a check, please make check payable to: 'Bullion Direct, Inc'.

If sending via US Mail, please send to:

BDirect, Inc. A/R
PO Box 1987
Austin, TX 78767

If sending via FedEx, UPS, DHL, etc. please send to:

BDirect, Inc. A/R
700 Lavaca St.
14th Floor
Austin, TX 78701

For wiring instructions please log into your account and go to Payment Instructions.
Please login at www.bulliondirect.com to view additional details.

The Bullion Direct Team

Thomas Beil

From: USAA <USAA.Customer.Service@mailcenter.usaa.com>
Sent: Friday, May 1, 2015 12:39 PM
To: t_cbeil@cox.net
Subject: Your USAA Wire Transfer is Complete

To ensure delivery to your inbox, please add USAA.Customer.Service@mailcenter.usaa.com to your address book.



Wire Transfer

View Accounts | Privacy Promise | Contact Us



USAA SECURITY ZONE

Ceslie
Beil
USAA # ending in:8986

Dear Ceslie Beil,

Thank you for banking with USAA. This is confirmation that the following wire transfer was completed May 1, 2015:

Confirmation #: 20150501K4B74R1C001346
Wire amount: \$19,961.42
Beneficiary: BULLION DIRECT INC

A copy of this message is also available in your online documents on usaa.com. If you have questions, please call us at 1-800-531-USAA (8722). We value your business and the opportunity to serve all your financial needs.

Thank you,
USAA Federal Savings Bank



USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, Texas 78288-0544

[Privacy Promise](#)

Please do not reply to this e-mail. To contact USAA, visit our secure [contact page](#).

127663-1214

Thomas Beil

From: Bullion Direct Agent <agent@bd1.bulliondirect.com>
Sent: Friday, May 1, 2015 1:11 PM
To: Thomas Beil
Subject: Bullion Direct: Your payment has been received

Account ID: 702786380

We have received and applied your payment.

Please login at www.bulliondirect.com to view additional details.
Please save this email for your records.

The Bullion Direct Team

Thomas Beil

From: Order Status <support@bulliondirect.com>
Sent: Thursday, May 28, 2015 2:53 AM
To: Thomas I Beil
Subject: RE: ORDER STATUS (LTK1217408439736X)

REFERENCE NUMBER: LTK1217408439736X Please use this ticket number in any correspondence with us.

SUBJECT: ORDER STATUS

Dear Thomas I Beil,

Thank you for contacting the Bullion Direct Support Team.

Most orders ship within a few business days of the release date, however we are experiencing typical delays of approximately 6 weeks due to the delays noted in the announcement on our site. We apologize for any inconvenience this may cause. We will send an email with the tracking information for your order on the day it ships.

For immediate answers to future questions, please visit our [Knowledge Base](#).

Please feel free to contact us if you have any additional questions.

Sincerely,

Bullion Direct Support

In case this email does not fully answer your question, or you would like to contact us for any reason, simply reply to this email.

===== Original Message =====

From: Thomas I Beil <>
Subject: ORDER STATUS

Dear Sirs: Please update us on the status of our order--# 1W0CP2PHXE . It has been almost a month since this order was placed, and paid for. When do you expect to mail these products to us? Thank you, Tom and Ceslie Beil

Thomas Beil

From: Order Status <support@bulliondirect.com>
Sent: Monday, June 15, 2015 1:18 AM
To: Thomas I Beil
Subject: RE: ORDER STATUS (LTK1217408439736X)

REFERENCE NUMBER: LTK1217408439736X Please use this ticket number in any correspondence with us.

SUBJECT: ORDER STATUS

Dear Thomas Beil,

Thank you for contacting the Bullion Direct Support Team.

We sincerely apologize for the inconvenience. We are still experiencing delays. We will send an email with the tracking information for your order on the day it ships. Again, we apologize for any inconvenience.

For immediate answers to future questions, please visit our [Knowledge Base](#).

Please feel free to contact us if you have any additional questions.

Sincerely,

Bullion Direct Support

In case this email does not fully answer your question, or you would like to contact us for any reason, simply reply to this email.

===== Original Message =====

From: Thomas Beil <>
Subject: RE: ORDER STATUS (LTK1217408439736X)

Dear Sir/Ma'am –

Monday, June 15, 2015, marks six weeks since our payment in full cleared for order number 1W0CP2PHXE, status attached below. While your website stated order fulfilment delays should be expected, it offered zero insight into the expected duration. Bullion Direct's forwarded e-mail below, states "we are experiencing typical delays of approximately 6 weeks." We have waited patiently. Please advise when this order will be delivered.

Respectfully,

Tom & Ceslie Beil

Status:	1: Awaiting Payment	2: Clearing Period	3: Pending Shipment	4: Completed
---------	---------------------	--------------------	---------------------	--------------

Order Number: 1W0CP2PHXE
Status: Pending Shipment
Order Placed: 2015-05-01 10:19:30
Payment Clearance: 2015-05-04 00:00:00
Completed: Pending
Payment method: Wire
Billing Address: Thomas I Beil
 111 Gardenia Way
 Bonaire, GA 31005
Shipping Address: Thomas I Beil
 111 Gardenia Way
 Bonaire, GA 31005

Qty	Symbol	Description	Unit Price	Ext Price
10	GCCM025	Canadian Maple Gold Coin (0.250 oz.)	\$329.37	\$3,293.70
1	SICM500	Canadian Maple Silver Coins Mint Sealed Crate (500.000 oz.)	\$9,121.86	\$9,121.86
25	GCCM010	Canadian Maple Gold Coin (0.100 oz.)	\$135.48	\$3,387.00
50	GCCM005	Canadian Maple Gold Coin (0.050 oz.)	\$80.44	\$4,022.00
Subtotal:				\$19,824.56
Handling Fee:				\$9.95
TwoDay Delivery:				\$126.91
Sales tax:				\$0.00
TOTAL:				\$19,961.42
Payment 2015-05-01:				-\$19,961.42
Balance:				\$0.00

From: Order Status [mailto:support@bulliondirect.com]
Sent: Thursday, May 28, 2015 2:53 AM
To: Thomas I Beil
Subject: RE: ORDER STATUS (LTK1217408439736X)

REFERENCE NUMBER: LTK1217408439736X Please use this ticket number in any correspondence with us.
 SUBJECT: ORDER STATUS

Dear Thomas I Beil,

Thank you for contacting the Bullion Direct Support Team.

Most orders ship within a few business days of the release date, however we are experiencing typical delays of approximately 6 weeks due to the delays noted in the announcement on our site. We apologize for any inconvenience this may cause. We will send an email with the tracking information for your order on the day it ships.

For immediate answers to future questions, please visit our [Knowledge Base](#).

Please feel free to contact us if you have any additional questions.

Sincerely,

Bullion Direct Support

In case this email does not fully answer your question, or you would like to contact us for any reason, simply reply to this email.

===== Original Message =====

From: Thomas I Beil <>
Subject: ORDER STATUS

Dear Sirs: Please update us on the status of our order--# 1W0CP2PHXE . It has been almost a month since this order was placed, and paid for. When do you expect to mail these products to us? Thank you, Tom and Ceslie Beil

Thomas Beil

From: Thomas Beil <t_cbeil@cox.net>
Sent: Friday, July 3, 2015 3:14 PM
To: 'Order Status'
Subject: RE: ORDER STATUS (LTK1217408439736X)

Dear Sir/Ma'am --

Two months have now passed since we placed order number 1W0CP2PHXE with Bullion Direct. Your May 28, 2015 e-mail (forwarded below) stated "we are experiencing typical delays of approximately 6 weeks." This week, Bullion Direct updated its website with the following statement: "Bullion Direct has experienced significant transactional delays. To avoid further inconvenience or other adverse consequences to our customers, Bullion Direct is suspending its operations as it attempts to resolve those issues. We intend to keep you informed at this website. Thank you for your patience."

Bullion Direct's forwarded June 15, 2015 e-mail states "For immediate answers to future questions, please visit our Knowledge Base." This resource does not address delivery problems questions, the crux of the problem. Therefore, please help us by answering the following questions:

1. Given that Bullion Direct is "suspending its operations," will it fulfill order 1W0CP2PHXE?
2. If so, what is the firm shipping date?
3. If Bullion Direct will not fulfill order 1W0CP2PHXE, please refund our full purchase price, handling fee, and TwoDay delivery charges totaling of \$19,961.42 (ref the forwarded statement below).

Respectfully,

Tom & Ceslie Beil

From: Order Status [mailto:support@bulliondirect.com]
Sent: Monday, June 15, 2015 1:18 AM
To: Thomas I Beil
Subject: RE: ORDER STATUS (LTK1217408439736X)

REFERENCE NUMBER: LTK1217408439736X Please use this ticket number in any correspondence with us.

SUBJECT: ORDER STATUS

Dear Thomas Beil,

Thank you for contacting the Bullion Direct Support Team.

We sincerely apologize for the inconvenience. We are still experiencing delays. We will send an email with the tracking information for your order on the day it ships. Again, we apologize for any inconvenience.

For immediate answers to future questions, please visit our [Knowledge Base](#).

Please feel free to contact us if you have any additional questions.

Sincerely,

Bullion Direct Support

In case this email does not fully answer your question, or you would like to contact us for any reason, simply reply to this email.

===== Original Message =====

From: Thomas Beil <>
Subject: RE: ORDER STATUS (LTK1217408439736X)

Dear Sir/Ma'am –

Monday, June 15, 2015, marks six weeks since our payment in full cleared for order number 1W0CP2PHXE, status attached below. While your website stated order fulfilment delays should be expected, it offered zero insight into the expected duration. Bullion Direct's forwarded e-mail below, states "we are experiencing typical delays of approximately 6 weeks." We have waited patiently. Please advise when this order will be delivered.

Respectfully,

Tom & Ceslie Beil

Status:	1: Awaiting Payment	2: Clearing Period	3: Pending Shipment	4: Completed
---------	---------------------	--------------------	---------------------	--------------

Order Number: 1W0CP2PHXE

Status: Pending Shipment

Order Placed: 2015-05-01 10:19:30

Payment Clearance: 2015-05-04 00:00:00

Completed: Pending

Payment method: Wire

Billing Address: Thomas I Beil
111 Gardenia Way
Bonaire, GA 31005

Shipping Address: Thomas I Beil
111 Gardenia Way
Bonaire, GA 31005

Qty	Symbol	Description	Unit Price	Ext Price
10	GCCM025	Canadian Maple Gold Coin (0.250 oz.)	\$329.37	\$3,293.70
1	SICM500	Canadian Maple Silver Coins Mint Sealed Crate (500.000 oz.)	\$9,121.86	\$9,121.86
25	GCCM010	Canadian Maple Gold Coin (0.100 oz.)	\$135.48	\$3,387.00
50	GCCM005	Canadian Maple Gold Coin (0.050 oz.)	\$80.44	\$4,022.00
Subtotal:				\$19,824.56
Handling Fee:				\$9.95
TwoDay Delivery:				\$126.91
Sales tax:				\$0.00
TOTAL:				\$19,961.42
Payment 2015-05-01:				-\$19,961.42
Balance:				\$0.00

From: Order Status [<mailto:support@bulliondirect.com>]

Sent: Thursday, May 28, 2015 2:53 AM

To: Thomas I Beil

Subject: RE: ORDER STATUS (LTK1217408439736X)

REFERENCE NUMBER: LTK1217408439736X Please use this ticket number in any correspondence with us.

SUBJECT: ORDER STATUS

Dear Thomas I Beil,

Thank you for contacting the Bullion Direct Support Team.

Most orders ship within a few business days of the release date, however we are experiencing typical delays of approximately 6 weeks due to the delays noted in the announcement on our site. We apologize for any inconvenience this may cause. We will send an email with the tracking information for your order on the day it ships.

For immediate answers to future questions, please visit our [Knowledge Base](#).

Please feel free to contact us if you have any additional questions.

Sincerely,

Bullion Direct Support

In case this email does not fully answer your question, or you would like to contact us for any reason, simply reply to this email.

===== Original Message =====

From: Thomas I Beil <[\[redacted\]](#)>
Subject: ORDER STATUS

Dear Sirs: Please update us on the status of our order--# 1W0CP2PHXE . It has been almost a month since this order was placed, and paid for. When do you expect to mail these products to us? Thank you, Tom and Ceslie Beil