

Exhibit D



MELAND | BUDWICK

ATTORNEYS AT LAW

Course Name: FINANCIAL FRAUD: A DEEP DIVE INTO WHAT CAUSES IT, HOW YOU RECOGNIZE AND FIGHT IT AND WHY WE CAN'T WE STOP IT

Course Instructors/Panelists:

Neal H. Levin, Freeborn & Peters LLP
Connie Lahn, Barnes & Thornberg

Moderator: Daniel Gonzalez, Meland Budwick, P.A.

Course Date: September 3, 2022

Course Duration: 1 hour

This Course is designed to explore the how and why fraudsters and their victims always seem to find each other. Traditionally, we have explored various ways to identify and combat this fraud through modalities such as accounting practices and regulations. But to truly understand fraud, and to perhaps more effectively attempt to eradicate it, we need to better understand the victims, especially those who are otherwise highly educated or successful. Hitting right at the source, this presentation looks deeply into the mindset that creates the perfect opportunity for a Fraudster to strike, which in turn will give us better tools with which to avoid the fraud in the first place. This presentation also gives practical guidance to bankruptcy trustees and their counsel for identifying and addressing fraud schemes. Finally, this presentation will compare relative culpability between fraudster and victim and the appropriate mechanisms available for fraud victims.

Course Outline:

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| I. INTRODUCTION OF PANEL AND TOPIC | 5 minutes |
| D. Gonzalez | |
| II. WHAT MAKES A FRAUDSTER A FRAUDSTER? | 30 minutes |
| N. Levin – C. Lahn | |
| A. What makes a fraudster successful? | |
| B. What makes a fraud victim an easy mark? | |
| C. It's not just about the money! | |

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III. ARE WE ADEQUATELY PREPARING BANKRUPTCY TRUSTEES FOR FRAUD? 10 minutes

N. Levin – C. Lahn

- A. Trustee blind spots
- B. War stories from bankruptcy fraud
- C. Skill Set – Investigation / Litigation

IV. IF WE CANNOT STOP FINANCIAL FRAUD, WHAT IS THE BEST WAY TO BALANCE CULPABILITY BETWEEN FRAUDSTER AND “VICTIM”? 10 minutes

N. Levin – C. Lahn

- A. Bankruptcy recoveries vs. federal restitution process – which is better for victims?
- B. Criminal Penalties

VI. Questions and Answers 5 minutes

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