



Class 7

December 21, 2005

Dear Sir/Madam:

You are a Class ____, Unsecured Creditor, claimant (allowed claim \$_____) under the visitalk.com bankruptcy. You have already received your various stock certificates for this claim. Enclosed with this letter is the last component of this claim, the common stock purchase warrants. I know the sheer bulk of the papers enclosed may be a little overwhelming but we tried to make this package easy to sign and then maintain for reference.

Unless you elect certificated warrants and pay the required fee, enclosed is all the documentation representing the Plan Warrants that you are to receive for the above claim. Regardless, these Plan Warrants need to be accepted by each Claimant as delivered. Please refer to the attached Instruction sheet.

Also enclosed is a certificate which represents your interest in the Creditors Trust. We are delivering this certificate as an accommodation to the Creditors Trust which is totally separate from Visitalk Capital and its related companies. The Creditors Trust is pursuing several complex litigations. Please safeguard this certificate since it will be complex to replace. This certificate is transferable just like a stock certificate.

Holders of Multiple Claims

Please note, if you had more than one claim in the Visitalk Bankruptcy you will be receiving more than one package. We did this to make it easy to track these distributions. Each package must be signed and returned. If you have a claim related to Class 8 (preferred stock), that package, is slightly different then this package, and will be mailed in the near future.

Please call or email Ivan Teodorovic, investor relations, us if you have any questions.

Very truly yours,

Michael S. Williams
President