

Exhibit

B

10-11-2018

In regard to:

PATRICK O. HOWARD, cell phone, 214-289-9888

JIM NALLEY, CEO WHRZT, cell phone, 530-592-9344

When will these two guys ever see real justice.

Their targets are always "PRIVATE EQUITY FUNDING" folks. Individuals that get talked into investing their funds by slick presentations, fraudulent spreadsheets, and promises of huge returns. They pick on individuals that do not research and commit the time, effort and due-diligence that any banking institution would do. This is the type of individual that Patrick Howard and Jim Nalley seek out.

They have worked together for the past 3 years ripping people off, and perfecting their presentation skills to the point they are confident in their objectives. In short, they have tallied-up a lot of victims.

Jim Nalley "is/was" CEO of WHRZT, and the only person that has access to the company books, write checks, etc., it was easy for Jim and Patrick to support each other and pass money to each other.

If the definition in Webster's dictionary is correct for PONZI SCHEME, Patrick Howard and Jim Nalley's photo and biography should accompany the definition. For several years they have gotten away with PONZI methodology. WHRZT, INC. has been run on a PONZI SCHEME since its inception, 2015 thru 2018.

It doesn't seem to matter that PATRICK HOWARD had his hand slapped by the SEC in FEBRUARY 2017. Just two and half months later, he was back at it with Jim Nalley. May 2017, Jim Nalley started paying Patrick to raise money for WHRZT. Look for EMERGE STRATEGY ADVISORS, a Patrick Howard company and do some forensic accounting on WHRZT's books. 1.25 MILLION USD was raised between JANUARY 2017 and MARCH 2018 by Patrick Howard and his people, Christine Horne and Tico Martinez.

I don't know all the people they have ripped-off.

But, for sure these two are currently making a lot of noise in Dallas, Texas and Brandon, Mississippi:

Jon Spears 214-393-8883
AVONDALE INVESTMENT MANAGEMENT
200 Crescent Court, Suite 60
Dallas, TX. 75201

Investment: 250,000. USD

***Mr. Spears currently has a lawsuit against Jim Nalley

***Filed in DALLAS COUNTY COURT on 12-31-2017

Kathleen Schutze 804-330-9980

149 Northwind Drive

Brandon, MS. 39047

Investment: 350,000. USD total investment made in 2 transactions.

***This was a deal made by PATRICK HOWARD and CHRISTINE HORNE, both of EMERGE STRATEGY ADVISORS, a Patrick Howard company.

Now, enter the 3rd person to the PATRICK HOWARD and JIM NALLEY “follow the money” party.

Enter RICK TOUSSAINT of BAYOU MOON CONSULTING. This may be where the money gets laundered, sheltered, redistributed. RICK is a good friend of PATRICK HOWARD and has also helped raise money in WHRZT’s (Jim Nalley) behalf.

They are setting up business in NICARAGUA. RICK is connected with high finance people in NICARAGUA and travels there often. Validate though checking his USA passport travel frequency. Per the conversation I overheard, RICK owns property in NICARAGUA. PATRICK HOWARD boast that RICK is friends with NICARAGUA PRESIDENT, DANIEL ORTEGA and has been for many years.

NOW, to the NICARAGUA business play by these 3.

WHRZT, the company managed by JIM NALLEY has closed in 2018, just recently.

Jim Nalley abandoned the company office at 2418 Marsh Lane Suite 106, Carrollton in 2018, quit paying rent, let utilities expire (electric, gas, water) etc. This can be verified with a phone call to the LANDLORD of the property, Brandon Burleson General Mgr. at: 469-540-1105.

*****VERY IMPORTANT ____ WHRZT, has not shipped or sold a product since SEPTEMBER 2017, exactly one year ago, yet Patrick and Jim have raised a lot of money to “supposedly” keep the company a float. They have used WHRZT as the main attraction to raise money but have used the money for personal use and in other places.**

Some money raised has gone to supporting “PINK SHEET STOCKS” set-up by Patrick Howard, Rick Toussaint and Jim Nalley. It is exactly something Patrick and Jim would get into. A new tool in Patrick and Jim’s tool box of crookery, PINK SHEET STOCKS. This will enable them to continue LURING folks in, and BILKING people out of their money, leaving little recourse to recoup their money.

*****JIM Nalley fired the WHRZT CPA ACCOUNTANT (Jon Rose, 515-402-5921) at the end of AUGUST 2017, so there are no company accounting records from that time going forward. Accounting records repeatedly requested by Dallas Attorney CRAIG STOKELY 214-888-3110, ext-3112, the SEC appointed attorney to oversee Patrick Howard's OE CAPITAL COMPANY.**

*****You could subpoena WHRZT shipping records to customers that would validate this claim. There were no new sales or customer transactions after September 2017.**

*****Verizon Wireless could also validate there were no "new" subscriptions or product turned-on or registered after this September 2017.**

This has been the Jim and Patrick show for a long time.

Jim has gone through 4.5 million dollars of WHRZT funding (other folks money), in 3 years.

He paid himself a hefty salary of 180,000. USD per year, and made zero sacrifices along the way.

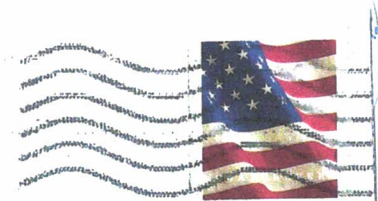
I wonder where all this money has gone.

WHRZT, appropriately named. Where's did all the funding go.???

Kathleen Schutze
149 Northwind Dr.
Brandon, MS 39047

JACKSON MS 390

19 JAN 2018 PM 2 L



Jim Nalley
CEO, WHRZT
2418 Marsh Lane, STE 106
Carrollton, TX 75006

75006-333831



Mrs. Christine Horne

Dear Christine,

I am requesting a formal accounting of the financial activity between me (Kathleen C Schutze Living Trust), Jim Nalley (CEO of WHRZT) and Emerge Advisors (Christine Horne and Patrick Howard). Please confirm that these figures and dates are correct and on which day I will receive the principle and interest due to me.

These dates and amounts have been compiled by referencing the contract signed June 21, 2007 and amended August 11, 2017 and extended by verbal agreement between you, me and Patrick Howard of Emerge Advisors.

June 21, 2017	Signed Original Contract for \$350,000 at a rate of 10% for 60 days.			
August 21, 2017	(60 days at \$583.33/day)	\$35,000	Received; amended	08/23/2017
October 21, 2017	(by amended contract 8.11.17)	\$70,000*	Accrued Total Owed	\$420,000
December 19, 2017	(60 days at \$583.33/day)	\$35,000	Accrued Total Owed	\$455,000
January 15, 2018	(27 days at \$583.33/day)	\$15,749.99	Anticipated	\$470,749.00 OR
OR				
January 31, 2018	(43 days at \$583.33/day)	\$25,083.19	Anticipated	\$480,083.19

*You will recall that I questioned this amount and you confirmed that WHRZT did intend and commit to paying that much as of October 21 out of appreciation that they would be able to extend the term of the note every 60 days.

Your prompt attention to this matter will be appreciated.

Sincerely,

Kathleen C Schutze

KCSchutze Living Trust



cc: Jim Nalley, C.E.O WHRZT

Patrick Howard, Emerge Advisors

This agreement supports and amends the original note signed June 21, 2017 and amended August 11, 2017 between Jim Nalley, CEO, WHRZT and Kathleen C Schutze, Trustee, KC Schutze living trust. Interest on this loan will have accrued \$130,083.19 as of January 31, 2018 as accepted by both parties by letter on January 11, 2018. This amount is due and payable by bank wire to be received no later than 2 PM Wednesday, January 31, 2018. A penalty of 1% per day (\$1,300.83) shall be assessed in addition to the daily rate of \$583.33 and added to this amount each day after January 31 until paid.

This note may be paid in full for a total of interest and principle of \$480,083.19 on or before January 31, 2018.

Upon receipt of all interest by January 31, the principle amount of \$350,000 may be renewed for 60 days four times. Each renewal shall require a renewal fee of 1% (\$3,500). Any interest or renewal fees not paid and received by bank wire on the scheduled dates will be subject to a 1% per day penalty on the amount in arrears in addition to the daily rate of \$583.33 until brought current, and the principle cannot be renewed until interest and fees are paid in full. All principle, interest, penalties and fees are to be paid in full by September 31, 2018.

Schedule not including any late fees as detailed above:

January 31, 2018	Interest Due	\$130,083.19
	Renewal fee	3,500
	Total Due if renewed	\$133,583.19
March 31, 2018	Interest Due	35,000
	Renewal fee	3,500
	Total Due if renewed	\$38,500
May 31, 2018	Interest Due	35,000
	Renewal fee	3,500
	Total Due if renewed	\$38,500
July 31, 2018	Interest Due	35,000
	Renewal fee	3,500
	Total Due if renewed	38,500
September 31, 2018	Interest Due	35,000
	Principle	350,000
	Total Due	\$385,000

Jim Nalley, CEO, WHRZT

_____
Kathleen C Schutze,

Trustee, KC Schutze Living Trust

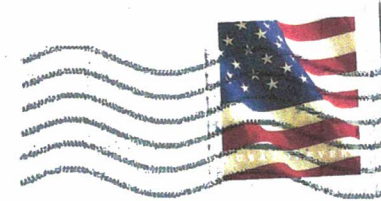
DATE: _____

DATE: Jan. 21, 2018

Kathleen Schutze
149 Northwind Dr.
Brandon, MS 39047

JACKSON, MS 390

22 JAN 2016 PM 2 L



Jim Nalley
CEO, WHRZT
2418 Marsh Lane, STE 106
Carrollton, TX 75006

75006-333831



Jim Nalley
CEO, WHRZT
2418 Marsh Lane, STE 106
Carrollton, TX 752006

January 19, 2018

Dear Mr. Nalley,

The opportunity to assist your business, WHRZT, to become a reality through participating in interim financing is very much appreciated. The original note has been renewed and amended as detailed on the attached sheet previously sent to and confirmed by you. As of the date of this writing, January 19, 2018, the note has yet to be paid. As stated in the previous letter, final payment is anticipated on January 31, 2018. I find myself unable to renew this note past that date.

Please consider this formal notice that I will not renew this note and that payment in full is expected by 2:00 PM, Wednesday, January 31, 2018 in the full amount of \$480,083.19. I fully anticipate your compliance with this notice as I have been made aware of your integrity, honesty and overall best intentions. Please find the wiring instructions below.

Amount of wire \$480,083.19

Date No later than 2 PM Wednesday, January 31, 2018

Bank Name Citibank NA

Bank Address 111 Wall Street, New York, NY 10005

ABA/Routing Number 021000089

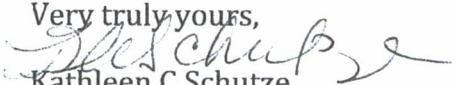
Account Number 4055-3953

Account Name Charles Schwab Co. Inc.

For Further Credit To KC Living Trust, 9133-7246

I wish you every success in your business . I am

Very truly yours,


Kathleen C Schutze
Trustee, KC Schutze Living Trust

cc Mr. Patrick Howard
Emerge Advisors

Mrs. Christine Horne
Emerge Advisors

WHRZT FUND RAISING_2016_2017_2018 BRIDGE FUND RAISE

Transaction Date	Transaction Amount	INTEREST		TERMS	Commissions		LEGAL FEE's	NET to WHRZT	Convertible to Stock	INVESTOR
		%	\$\$\$		%	\$\$\$				
2016										
10/3/16	250,000	15	3125	90	0	0		250,000	0	AVONDALE JON SPEARS 214-393-8883

NOTES

Jon Spears makes 250K loan to WHRZT. Terms were said to be "short term & high interest."

Jon Spears makes trip to New York with Jim Nalley & Gary Menees.

9-12-2017 Jon Spears attorney sends demand letter (certified mail) to Jim Nalley for payment of 250K plus 37,500. in interest payments (12 months of overdue interest payments).

*** 40,625. paid to AVONDALE on Friday, Nov 3, 2017. This was paid out of the Oct 31 receivable of 100K.

*** 250K (x) 15% interest = 37,500. $37,500 \div 12 \text{ months} = 3,125.$ (x) 13 months = 40,625.

*** 11-13-2017 the interest meter is still running due to the "principle" is still owed. 3,125. per month.

The SEC shutdown OE-Patrick Howard on (or about) Feb 14, 2017.

The 150K received from OE-Patrick was the last money WHRZT received from OE, totaling 2,040,000.00 USD.

1,890,000. + 150,000. = 2,040,000. USD over a 19 month period. (July 2015 thru Jan-26 2017)

This 150K, has to be paid-back to OE-SEC, as negotiated with SEC appointed lawyer, Craig Stokely.

And, as approved by the Judge presiding over the case.

Silverwood-Boston, individual from Silverwood investment pool. Joe Spytek was CEO of ITC GLOBAL.

ITC GLOBAL sold to PANASONIC, making Joe a fortune as he sold ITC Global.

On May 31st, Joe Spytek and Steve Logan visited WHRZT and met with Jim Nalley and Gary Menees.

Steve Logan (Houston) had sold his successful GPS company for millions.

It appears JoeS. brought Steve along for "another set of eyes" or fresh assessment of WHRZT's financials and business plan. Joe Spytek has not invested since this meeting on May 31, 2017. Steve Logan ask a lot of questions about Jim's spreadsheet presentation. Jim had no good answers for Steve.

Patrick brought Christine Horne, another "fund raiser" into the hunt. Kathleen Shutze, the investor, is in Christine's portfolio of investors. WHRZT paid 2 commissions for this 200K investment, 8% to be split between Patrick and Christine. $8\% \text{ of } 200,000. = 16,000. \text{ USD}$

Patrick Howard received 8,000. and Christine received 8,000.

*** The 200K investment was due, principle & interest, on OCT 21, 2017.

*** Jim & Patrick managed to have the due date changed from OCT 21 to NOV 21.

3-Aug	50,000	?	?	0		48,200	0	RICK STAHL
16-Aug	150,000	?	60	8	12,000	138,000	0	KATHLEEN SCHUTZE Brandon, Mississippi
5-Sep	175,000	?	?	8	14,000	161,000		KATIE KNOBLACH___???
	***100K siezed by the IRS_??? Per Jim Nalley							KATHLEEN SCHUTZE___???
31-Oct	100,000	?	?	8	8,000	92,000	0	INVESTOR SOURCE___???
								NOT SURE
2-Nov	50,000	?	?	8	4,000	46,000	0	INVESTOR SOURCE___???
	***Siezed by the IRS_??? Per Jim Nalley							NOT SURE

2018

9-Feb	25,000	?	?	???		???		RICK TOUSSAINT friend of PATRICK HOWARD
7-Mar	200,000	?	?	???		???		TICO MARTINEZ friend of PATRICK HOWARD

TOTAL	1,500,000
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54,000		943,400
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March 7, 2018 is my last entry.

*** Jim paid some "large" interest percentage, I believe 35K to Kathleen in order to get a "new" investment from her.

OE's principal and lead investor. JimNalley working with Rick on a direct basis. No commission fee's.
10-26-2017 Through conversations I've overheard, I think Rick is requesting his 50K back plus the agreed payable interest, whatever that amount is, only Jim knows.

Jim paid the interest on the 200K loan (June23). This lured-in Kathleen to pay
Could mean 2 commission fee's between Patrick and Christina Horne again.

Not sure who the investor was, possibly one of these 2 ladies. Another Patrick Howard deal.
The IRS and TEXAS WORKFORCE collected (sized) roughly 100K from WHRZT's Bank of America account.
This amount paid-off a few "former" WHRZT employees, some had been owed for more than a year.

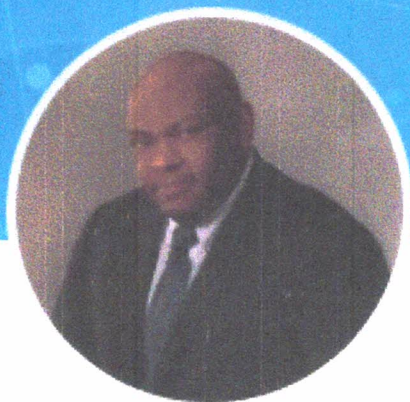
A Patrick Howard deal with Jim Nalley. Commissions paid to Patrick (EMERGE STRATEGY) by JimN & WHRZT.
I believe the 100K was wire transferred from the investor to HAPPY STATE BANK, due to IRS sized WHRZT's money on the previous investment that was deposited at Bank of America.

A Patrick Howard/TICO MARTINEZ deal with Jim. Commissions to Patrick (EMERGE STRATEGY) involved.
This 50K was wire transferred by the investor to HAPPY STATE BANK on 11-2-2017.
The IRS has a "HOLD" on the 50K.

It is my understanding, WHRZT owes 124K to the IRS.
Jim is supposed to talk with the IRS today, 11-13-2017.

This money came from Rick Toussaint (Houston), or a friend of Rick's.
Jim got 12,500., GaryM got 2,000., GaryH got zero, Patrick got something (???).
GaryM said funds were wired to him through REGIONS BANK, that's Patrick Howard's bank.
It appears JimN and PatrickH are circumventing the 2 WHRZT banks so the "new funds" are not sized by the IRS.
WHRZT banks are HAPPY STATE BANK and BANK OF AMERICA.

This money came from TICO MARTINEZ (Austin, TX.) and PATRICK HOWARD.
TICO'S client sold a high-dollar house in San Antonio and part of the proceeds were sent to Patrick.
Per GaryM & JimN, the funds were wire transferred through REGIONS BANK, Patrick Howards bank.
Jim Nalley and Patrick Howard developed their own "use of funds." Instead of paying the IRS & TWC, they used some of the money to hire attorneys to fight the IRS. Probably thinking they would get more money from another source (another investor) to pay IRS/TWC at a later date. No idea where all the 200K proceeds went.



Rick Toussaint

Bayou Moon Consulting

Dallas, Texas

[Message](#)



Bayou Moon Consulting



Louisiana State University

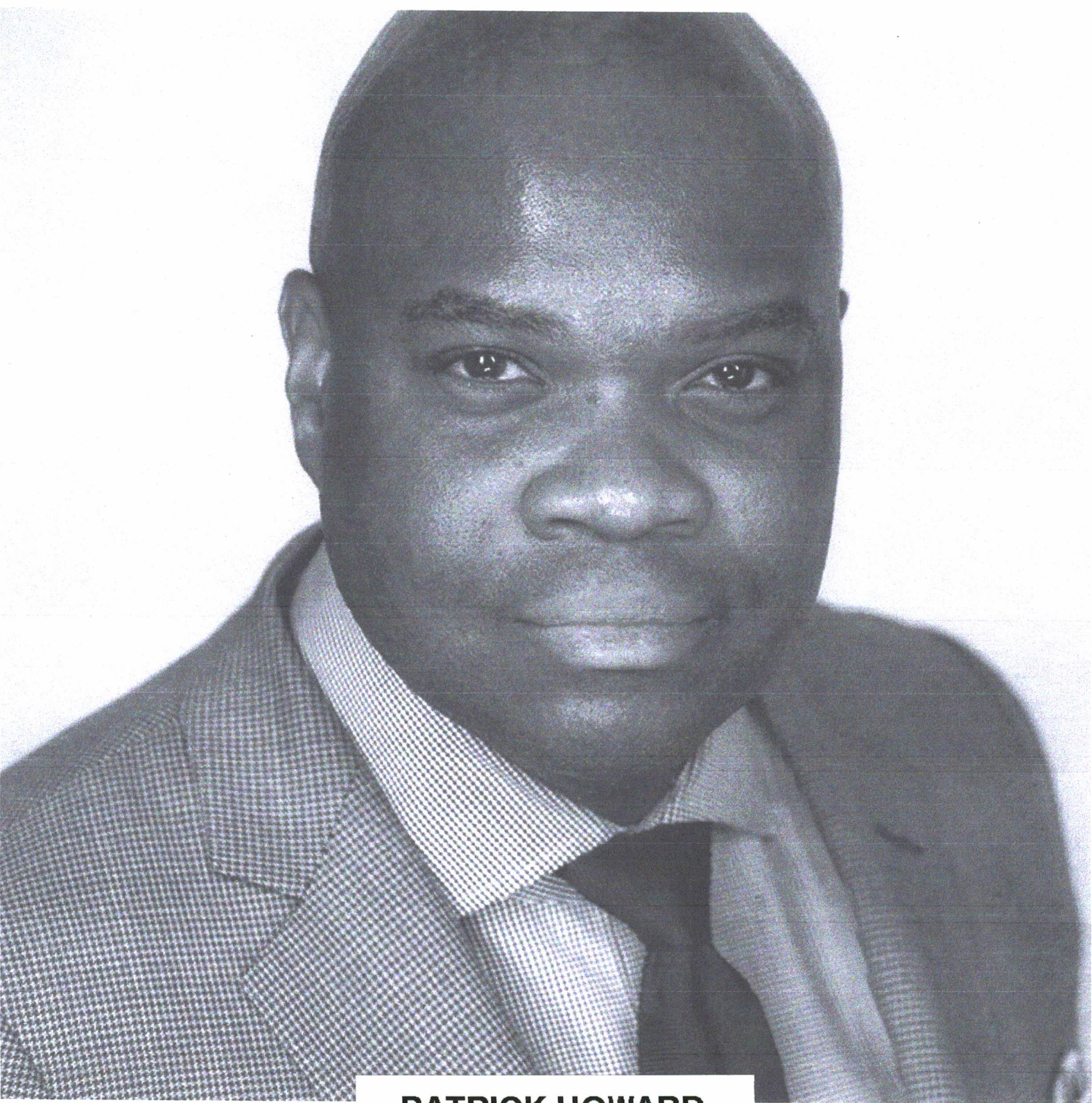


[See contact info](#)



492 connections

Mr. Toussaint is a highly accomplished, result-driven Entrepreneur with more than 15 years of business



PATRICK HOWARD

214 289 9888