

June 22, 2009

Senator Corker:

Thank you very much for the opportunity to meet with you, Courtney and Joe on Tuesday, June 9th. I continue to be impressed by you and your staff's intellect and the values you bring to the challenges we face.

The purpose of this letter is to follow-up on our meeting and work toward outlining a plan to implement all or part of my proposal for restoring the integrity of the capital markets.

As we discussed in our meeting, the key to restoring confidence in the markets is restoring the integrity of the information available to the public. Treasury Secretary Geithner underscored the same message in his statement to the Senate Banking Committee on June 18th when he stated that "the best way to keep the system safe for innovation is to have ... greater disclosure so investors and consumers can make more informed financial decisions."

Greater disclosure is achieved only by restoring the three key features of efficient free markets:

1. Transparency,
2. Accountability and
3. Accuracy.

As detailed in my presentation, my proposal delivers immediate, specific and tangible improvement to all three features.

When these features are present, they allow the natural market forces (i.e. the invisible hand) to self-police, which simultaneously makes allocation of capital more efficient and minimizes the need for "non-market-driven" regulation.

Also in the June 18th statement, Mr. Geithner says that "the core challenge is to design a system that has a proper balance between innovation and efficiency on the one hand, and stability and protection on the other."

My proposal helps you meet this challenge by putting the current financial information available (SEC filings) to much better use without creating new rules, laws, and agencies. We do not need new rules, laws, and agencies as much as we need better tools for enforcing and ensuring the presence of the key features of efficient free markets.

Leveraging technology and unique financial expertise, New Constructs' offers an effective and inexpensive solution for restoring Transparency, Accountability and Accuracy, which, in turn, enables investors to make adequately-informed investment decisions and protects investors from unfair losses more than any exogenous regulatory intervention.

Please call or email to arrange a meeting at 917-513-3377 or david.trainer@newconstructs.com.



David Trainer, Chief Executive Officer