

## Exhibit 20

**UNITED STATES DISTRICT COURT  
DISTRICT OF MINNESOTA**

R.J. ZAYED, In His Capacity	)	CIVIL ACTION
As Court-Appointed Receiver	)	
For The Oxford Global Partners, LLC,	)	File No.:
Universal Brokerage FX, and Other	)	
Receiver Entities,	)	
	)	
Plaintiff,	)	
v.	)	
	)	
Associated Bank, N.A.,	)	
	)	
Defendant.	)	

**DECLARATION OF CHRISTOPHER PETTENGILL**

I, Christopher Pettengill, hereby declare under penalty of perjury that the following is true and correct to the best of my knowledge, information and belief:

1. I pleaded guilty on June 20, 2011 for my involvement in a Ponzi scheme that also involved Trevor Cook (“Cook”), Patrick Kiley (“Kiley”), Gerald Durand (“Durand”), and Jason Bo-Alan Beckman (“Beckman”).
2. I was an owner and founder of Oxford Global Investments Inc., an entity that was involved in the Ponzi scheme.
3. In the summer of 2008, I opened a bank account at Associated Bank for Oxford Global Investments Inc. The banker I met with was Lien Sarles (“Sarles”), who I understood to be a Vice President of Associated Bank. I worked with Sarles at the recommendation of Cook. The meeting took place at 1900 LaSalle Avenue, Minneapolis, Minnesota.
4. At the meeting, Sarles and I worked together to complete the account opening

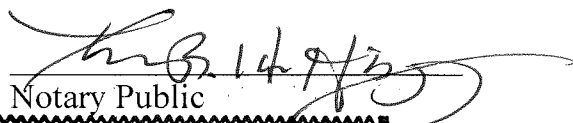
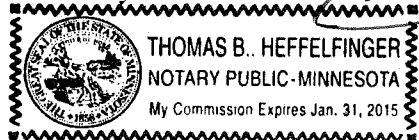
documentation. In the documentation we completed, I was identified as CEO, President of Oxford Global Investments Inc, as a result of my ownership of the corporation. Cook and Beckman were designated as signatories on the account with the titles of Traders.

5. In the Fall of 2008, I returned from vacation and noticed a large amount of money had been deposited into the account. When I contacted Associated Bank about this, I was informed that I could not be provided with any information, as I was no longer an owner of the account.
6. I then met with Associated Bank employees Sarles and his boss, Stephan Bianchi, in person at the bank to discuss the matter. I was again informed that my lack of ownership in the account prevented any further discussion on the matter.
7. At no time had I informed Associated Bank that I was to be removed from the account and that I was no longer an owner of Oxford Global Investments Inc.
8. It is also my understanding that Sarles had also met with Kiley at his place of business, which I recall being located in a house on Tiffany Court in Burnsville, Minnesota, to open bank accounts for him as well.

DATED: December 26, 2012

  
Christopher Pettengill

Subscribed and sworn to before me  
this 21 day of December, 2012

  
Notary Public  
  
THOMAS B. HEFFELFINGER  
NOTARY PUBLIC - MINNESOTA  
My Commission Expires Jan. 31, 2015