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Fax, E-mail and USPS (7008 0150 0001 4063 6607)  
WESTERN SEMINARY  
Bert Downs, Randy Roberts, Rob Wiggins  
16330 Los Gatos Blvd. Suite 100  
Los Gatos, CA 95032-4520

Dear Mr. Downs, Mr. Roberts, and Mr. Wiggins,

Enclosed is my Master of Divinity diploma awarded to me by Western Seminary in the fall of 2006, which each of you signed and is known to be fraud.

On March 14, 2006 the Settlement Agreement was in violation on March 14, 2006 of various California Educational Codes Sections 94810 “Any written contract *or agreement* for educational services”; 94831(c), under Prohibited Activities by Institutions or Representatives, and Federal laws; 94832 (a), (b), (c), (f) and (l) concerning prohibited contract solicitations and practices; 94834 (a) concerning criminal sanctions for violations; 94985 (a) concerning unenforceability of student’s mandatory use of grievance procedures; remedies, etc; among others.

Furthermore, on March 14, 2006, the Settlement Agreement was in violation of numerous accreditation standards (too many to list here), and Western Seminary’s advertised claims, promises, and requirements within the published Catalog. As a result, the M.Div. degree is fraud, *known to be fraud at inception* and there is nothing that Western Seminary, et al, ATS, NWCCU, the insurance companies who took part (Guide One, Tutor) or the U.S. Department of Education can do to fix this. I have reported such to the CA Department of Insurance for action against Brotherhood Mutual, Guide One, Tutor for their respected rolls in this.

Western never intended me to have my degrees as witnessed by Len Sprinkles, induced settlement with \$275,000 and offered fraudulent degrees claiming they were valid. I have lost 10 years of my life due to Western Seminary and the three carbon based life form defendants to which I will hold personally accountable with further legal action against their assets. Western Seminary, its staff members and representatives (including the insurance companies who funded Western’s fraud against me) have also affected my PhD program that I am not able to continue, because the pre-requisite master degree is fraudulent.

Sincerely,

/s/

Randy Chapel

cc: counsel  
AAA  
Brotherhood Mutual, Guide One, Tutor  
Sam Phillips, Anthony Lauria  
Lynn Ruark, Steve Korch, Gary Tuck  
M. James Sawyer  
U. S. Department of Education  
ATS et al, NWCCU, et al  
Santa Clara Superior Court, Honorable James Kleinberg  
Honorable Len Sprinkles, (Ret)

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