State of New Hampshire

Banking Department

56 Old Suncook Road
Concord, New Hampshire 03301
Telephone: (603) 271-3561

RECEIVED
JAN - 6 1999
BANKING DEPT.

FORM 397-A-2

APPLICATION FOR FIRST MORTGAGE BANKER AND/OR BROKER LICENSE

License Year: 1999

New and Renewal Application Fees

Principal Office $250.00 Each Branch Office $250.00

Make Check Payable To:
"STATE OF NEW HAMPSHIRE"

FOR OFFICE USE ONLY

Ck. # 23216
Amt. $ 250.00
Rec'd By [redacted] Date 1/6/99
****
Entered By [redacted] Date 1-6-99
App. Complete [redacted] Date 1/6/99
Approved By [redacted] Date 1/6/99
Pr. Lic. # 5902 Date Mailed 1-8-99

INSTRUCTIONS: FULLY complete all items. Type or Print. Incomplete or illegible applications will not be processed. Clearly number all attachments to correspond to the question for which the attachment provides a response. Provide company name and, if applicable, 1998 license number on all attachments. Ensure all forms are properly signed and notarized. Applications filed without payment will not be processed.
DO NOT LEAVE ITEMS BLANK, OR FAIL TO INCLUDE REQUIRED ATTACHMENTS.

APPLICATION STATUS

1. Check one: New Application ____
Renewal Application ✓ (1998 License # 5902MB)

2. Check one: Application for a First Mortgage Banker license ____
Application for a First Mortgage Broker license ____
Application for BOTH a First Mortgage Banker AND Broker license ✓

NAME AND IDENTIFICATION OF APPLICANT

3. Name of Applicant: FINANCIAL RESOURCES + ASSISTANCE, ~~INC~~ OF THE LAKES REGION, INC

3a. Will applicant do business under a trade name? NO If "yes", provide trade name and attach copy of trade name registration issued by NH Secretary of State. Trade name listed below MUST match registration issued by Secretary of State.

Trade Name: ____

3b. Applicant's federal tax ID number 02-0433840

PRINCIPAL PLACE OF BUSINESS AND BRANCH LOCATIONS

4a. Applicant's principal place of business (MUST be licensed - $250 license fee must be enclosed) :

15 NORTHVIEW DR	MEREDITH	NH	03253
(Street Address)	(City)	(State)	(Zip)
PO BOX 1158	"	"	"
(Mailing Address)	(City)	(State)	(Zip)

(603) 279-1133 (Telephone) (603) 279-5912 (Fax)

4b. Branch Offices:

ALL NH offices must be licensed (enclose $250.00 fee for each NH office). If no NH offices, list all out-of-state locations where NH loans are processed, underwritten and/or serviced (enclose $250.00 fee for each listed out-of-state location). Provide street and mailing addresses, name of manager, direct telephone number and fax number for each listed location. (Attach a separate sheet if necessary)

Address	Manager	Telephone	Fax

EXECUTIVE OFFICER

5. President, Chief Executive Officer or Senior Partner of Applicant:

Name SCOTT FARAH Title: PRESIDENT

Business Address: ABOVE
(Street) (City) (State) (Zip) (Direct Line Telephone)

Mailing Address: ABOVE
(Street) (City) (State) (Zip)

E-Mail Address: _____

WORLD WIDE WEB ADDRESS

6. Provide applicant's World Wide Web address, if applicable. If no world wide web address, indicate by stating "N/A", "None", "Not Applicable" or similar statement

http:// www. cyberportal.net/fra

BONDING

7. If " broker" or "banker and broker" is selected in item 2. on page 1, attach ORIGINAL $20,000 surety bond or ORIGINAL continuation certificate. (Photocopies are NOT acceptable) Provide expiration date of bond 12/31/99 (Must not expire prior to 12/31/99)

Provide name and telephone number of insurance agent: ROWLEY AGENCY, INC (603) 224-2562
(Name) (Telephone)

APPLICANT'S LEGAL STATUS

8. Applicant is a: (check one) Corporation ✓ Individual____ Partnership____
Association____ Limited Liability Company____
Other (specify) ____

A. If a corporation, provide date and state of incorporation, and attach a copy of Certificate of Incorporation issued by the State in which the applicant is incorporated.
State: NH Date: 5/18/89

B. If applicant is not a NH entity, attach a copy of certificate of registration as a foreign entity issued by the NH Secretary of State. (NH Secretary of State, Corporate Division - Phone: 603-271-3244)

N.H. AGENT

9. If applicant's principal place of business is NOT in New Hampshire, a New Hampshire agent must be designated:

Name of Agent: NA Telephone:____

Street Address of Agent (N.H.): ____

Mailing Address of Agent: ____

OWNERSHIP AND MANAGEMENT

10. Attach a list of the names, business and residence addresses and titles of the applicant's principal shareholders (10% or more), senior officers (senior vice presidents and higher) and directors of a corporate applicant; the general partners of a general partnership; the general and limited partners of a limited partnership; the members of a limited liability company; or the trustees of a business trust.
SCOTT FARAH, BUS ADDRESS SAME AS COMPANY - [redacted]
PRESIDENT, 100% OWNERSHIP RESIDENCE [redacted]

11. Attach resumes or similar documents which indicate the lending and/or loan brokering experience of the applicant organization and the organization's officers and senior employees (senior vice president and higher). Publicly traded corporate applicants or the subsidiaries of publicly traded corporations, need not submit resumes.

RESUME ATTACHED

EXPERIENCE AND PAST CONDUCT

12. Attach a list of all current lending and/or loan brokering licenses issued by any other state. **Provide name of state, license type, license number and expiration date for each license held.** NC OK MI WI

See LICENSES ATTACHED

13. Has applicant, or any of its owners, directors, partners, members, officers (Sr VP & higher) or managers ever had a lending or loan brokering license revoked, suspended or denied by this or any other state, or been the subject of any formal disciplinary proceeding?
Yes _____ No ✓ If yes, provide full details on a separate sheet.

14. Has the applicant or any of its owners, directors, partners, members, officers (Sr VP & higher) or managers ever been convicted of a felony? Yes _____ No ✓ If "yes", furnish complete details, including dates, location, docket number, nature of crime, penalties, etc. on a separate sheet.

FINANCIAL CONDITION
(COMPLETE ONLY IF APPLYING FOR A MORTGAGE BANKER LICENSE)

15. Financial Statements: Mortgage banker applicants must demonstrate a minimum net worth of $100,000, in cash and marketable securities only, to qualify for a license. Attach the following:

A. Copies of the following that are prepared by a public accountant, certified public accountant or applicant's financial officer (applicant's financial officer must provide signed and notarized statements):

1. Balance sheet, as of most recent quarter end
2. Cash flow statement, as of most recent quarter end
3. Income statement, as of most recent quarter end

} ATTACHED

B. Individuals, sole proprietors, partnerships, limited liability companies and corporations with 20 or fewer shareholders must attach most recent federal tax returns.

C. Publicly traded corporations, and wholly owned subsidiaries of publicly traded corporations, may submit copies of their, or their parent corporation's, most recent SEC 10K and 10Q forms in lieu of financial statements required by A. above.

OPERATIONS

16.

(a) How are loans funded? The majority of all loans are funded by the entities that are purchasing them, at the closing table.

(b) Name(s) loans are closed in? The majority of all loans are closed in the home of the funding source. The balance are closed in our home.

(c) Brokers – attach a list of all correspondent lenders that make NH loans (include company name, address, telephone #'s and contact person for each)

List attached

Bankers – attach a list of all correspondent brokers that broker NH loans (include company name, address, telephone #'s and contact person for each.

List attached

(d) Describe wholesale lending activities (if applicable)

NA

17. If applicant does not maintain a New Hampshire office, list all offices of applicant where loan applications relating to NH real estate are processed. Give both street and mailing addresses. Attach additional sheet if necessary. (All such offices must be licensed)

MAIN OFFICE ONLY

18. If applicant does not maintain a New Hampshire office, list all offices of applicant where loan applications relating to NH real estate are underwritten. Give both street and mailing addresses. Attach additional sheet if necessary. (All such offices must be licensed)

NA

19. If applicant does not maintain a New Hampshire office, list all offices of applicant where loans secured by NH real estate are serviced. Give both street and mailing addresses. Attach additional sheet if necessary (All such offices must be licensed)

NA

20. If loans secured by NH real estate are serviced by third parties, provide for each third party servicer (1) the name of the servicer, (2) the servicer's mailing and street address, (3) the servicer's telephone number and (4) the name and title of a senior officer: (Attach additional sheet if necessary)

NA

☞ DO NOT COMPLETE ITEMS 21 AND 22 UNLESS YOU ARE APPLYING AS A MORTGAGE BANKER **AND** ARE REQUESTING AUTHORIZATION TO ISSUE RATE LOCK COMMITMENTS

RATE LOCK COMMITMENTS

21. If "banker" is checked in item 2. on page 1, are you requesting authorization to issue Rate Lock Commitments? NO
(If "yes", complete item 22)

22. Attach copies of Federal National Mortgage Association ("FNMA"), Federal Home Loan Mortgage Corporation ("FHLMC") and/or Government National Mortgage Association ("GNMA") approvals, and an audited financial statement demonstrating $500,000 net worth in cash and marketable securities.

OR

If the applicant is a wholly-owned subsidiary of a publicly traded company, attach the most recent common stock rating available at the time of application demonstrating that the parent corporation's common stock is rated among the four highest categories by Standard and Poor's Corporation, Fitch Investors Service or Valueline Investment Survey; **AND** attach a written commitment from the parent corporation guaranteeing that the parent corporation will protect borrowers from losses resulting from the applicant/subsidiary mortgage banker's failure to honor its rate-lock commitments.

PERSON COMPLETING APPLICATION:

SCOTT FARAH	PRESIDENT	(603) 279-1133
(Name)	(Title)	(Direct Telephone No.)

POB 1158 MEREDITH NH 03253
(Mailing Address)

AFFIRMATION

I subscribe and affirm, under penalty of perjury, that the statements made in this application, including statements made in any accompanying papers, have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to execute this affirmation.

Date: Jan. 5, 99

[redacted]
(Applicant)

By Scott D. Farah

Title President

State of New Hampshire)
County of Belknap) SS.

Personally appeared the above named applicant Scott D. Farah, by Financial Resources Assistance of NH, its President,
(Name) Lakes Region (Title)

hereunto duly authorized, and acknowledged that the foregoing statements by him/her subscribed to be true.

Dated at _____, before me [redacted]
Justice of the Peace/Notary Public

this 5th day of January 1999.

My Commission expires 6/13/2003

Renewal applications must be received by the Banking Department by DECEMBER 1, 1998.
The Bank Commissioner may take up to 120 days to approve or deny an application.
Application fees are NON-REFUNDABLE.

State of New Hampshire

Banking Department

169 Manchester Street
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090

A. ROLAND ROBERGE
BANK COMMISSIONER

ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER

PAUL E. BOURGAULT
CHIEF BANK EXAMINER

RSA 397-A
First Mortgage Broker
Surety Bond

Bond Number 30512890

Financial Resources & Assistance of the Lakes Region, Inc., of 15 Northview Drive, Meredith
(Name of Licensee) **(Principal Business Address)**

a Corporation, established under and by virtue of
(Corporation, Individual, Partnership, etc.)

the laws of the State of New Hampshire 03253 as principal,

and Fidelity and Deposit Company of Maryland
(Name and Address of Surety Company)

as surety, are bound to the State of New Hampshire and people of the State of New Hampshire for the term beginning at 12:00 A.M. on the 31st day of December, 19 98 and ending the 31st of December, 19 99 in the sum of Twenty Thousand Dollars, to be paid to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, or to any person or persons who may have obtained final judgment from a court of competent jurisdiction in a cause of action against said principal under the provisions of Chapters 397-A, 358-K, 399-B, 399-C or 399-E New Hampshire Revised Statutes Annotated or common law.

The Condition of this surety bond is such that if the above Financial Resources & Assistance of the Lakes Region, Inc.
(Name of Principal/Licensee)

of 15 Northview Drive, Mredith, NH 03253 who is or may be licensed to engage in a first mortgage
(Principal Business Address)

business who is or may be licensed to engage in a first mortgage broker business under the provisions of Chapter 397-A of the New Hampshire Revised Statutes Annotated, shall conform to and abide by each and every provision of said law and to each and every provision of Chapters 358-K, 399-B, 399-C and 399-E of the New Hampshire Revised Statutes Annotated, shall pay to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, and to any person or persons who may have obtained final judgment naming said principal from a court of competent jurisdiction, any and all moneys that may become due or owing to the State of New Hampshire and to such person or persons from the principal hereunder, under and by virtue of the provisions of the laws previously enumerated herein, then this obligation shall be void; otherwise it shall remain in full force and effect.

The Surety hereunder hereby agrees to provide written notification of the cancellation of this bond to the Bank Commissioner of the State of New Hampshire no later than 10 days prior to such cancellation.

Dated: December 31, 1998

Financial Resources & Assistance of the Lakes Region, Inc.

(Name of Licensee)

[redacted]

Witness

By: [redacted]

(Signature)

Title: Scott D. Farah, President

[redacted]

Witness

Fidelity and Deposit Company of Maryland

[redacted] (Signature)

Attorney in fact: William Ver Planck

Power of Attorney

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

HOME OFFICE, BALTIMORE, MD

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, a corporation of the State of Maryland, by C. M. PECOT, JR. , Vice-President, and C. W. ROBBINS , Assistant Secretary, in pursuance of authority granted by Article VI, Section 2, of the By-Laws of said Company, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, does hereby nominate, constitute and appoint Daniel E. Church, Paula J. Cantara, Bruce H. Langley, William Ver Planck, John P. Hughes, John M. Harbottle and John P. Timmeny, all of Concord, New Hampshire, EACH.....

its true and lawful agent and Attorney-in-Fact, to make, execute, seal and deliver, for, and on its behalf as surety, and as its act and deed:

any and all bonds and undertakings.....

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of Daniel E. Church, etal., dated, January 30, 1992.

The said Assistant Secretary does hereby certify that the extract set forth on the reverse side hereof is a true copy of Article VI, Section 2, of the By-Laws of said Company, and is now in force.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seal of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND, this 7th day of April, A.D. 1992

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ATTEST: [redacted] By [redacted]

Assistant Secretary *Vice-President*

STATE OF MARYLAND
CITY OF BALTIMORE } SS:

On this 7th day of April, A.D. 1992, before the subscriber, a Notary Public of the State of Maryland, in and for the City of Baltimore, duly commissioned and qualified, came the above-named Vice-President and Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same, and being by me duly sworn, severally and each for himself deposeth and saith, that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and that the said Corporate Seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal, at the City of Baltimore, the day and year first above written.

CAROL J. FADER [redacted]

Notary Public Commission Expires August 1, 1992

CERTIFICATE

I, the undersigned, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the original Power of Attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the Vice-President who executed the said Power of Attorney was one of the additional Vice-Presidents specially authorized by the Board of Directors to appoint any Attorney-in-Fact as provided in Article VI, Section 2, of the By-Laws of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND at a meeting duly called and held on the 16th day of July, 1969.

RESOLVED: "That the facsimile or mechanically reproduced signature of any Assistant Secretary of the Company, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power of attorney issued by the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed."

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said Company, this 31st day of December, 19 98

040-0850

[redacted]

Assistant Secretary

EXTRACT FROM BY-LAWS OF FIDELITY AND DEPOSIT COMPANY OF MARYLAND

"Article VI, Section 2. The Chairman of the Board, or the President, or any Executive Vice-President, or any of the Senior Vice-Presidents or Vice-Presidents specially authorized so to do by the Board of Directors or by the Executive Committee, shall have power, by and with the concurrence of the Secretary or any one of the Assistant Secretaries, to appoint Resident Vice-Presidents, Assistant Vice-Presidents and Attorneys-in-Fact as the business of the Company may require, or to authorize any person or persons to execute on behalf of the Company any bonds, undertakings, recognizances, stipulations, policies, contracts, agreements, deeds, and releases and assignments of judgements, decrees, mortgages and instruments in the nature of mortgages, . . . and to affix the seal of the Company thereto."

5902 MB

SCOTT D. FARAH
President
FINANCIAL RESOURCES, INC.
15 Northview Drive
Meredith, NH 03253

EDUCATION

Chartered Financial Consultant 1994
Chartered Life Underwriter 1990
Certificate in Life Insurance Planning 1989
Certificate in Financial Planning 1988
[redacted]
Estate Planning Training Course 1988
Financial Products Training Course 1987
[redacted]
Financial Planning Skills 1987
The Life Underwriter Training Council LUTC
District of Columbia, City of Washington

Double Major
B.S. in Business Administration Cum Laude 1985
B.S. in American History Cum Laude 1985
[redacted]

Masters in Financial Sciences (in progress)
[redacted]

EMPLOYMENT HISTORY

President
Financial Resources, Inc.
15 Northview Drive
Meredith, NH 03253
April 1989 - Present

Financial Planner
D.E. Dodge & Associates
14 Country Club Road
Laconia, NH 03246
June 1986 - April 1989

Financial Planner
[redacted]
June 1985 - June 1986

OUTSIDE ACTIVITIES

Chairman of Finance Committee
Center Harbor Christian Church
Center Harbor, NH

Adult Bible Class Teacher
Center Harbor Christian Church
Center Harbor, NH

State of Michigan

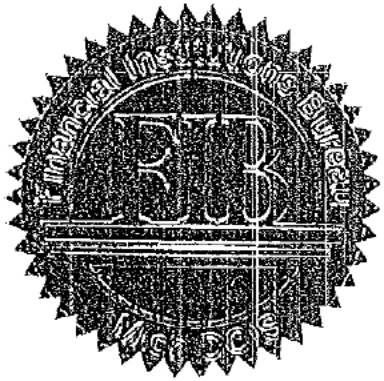
License No. **FL-1361**

Department of Consumer and Industry Services
Financial Institutions Bureau
Lansing, Michigan

This is to certify that, effective as of ***September 24, 1998***

FINANCIAL RESOURCES & ASSISTANCE OF THE LAKES REGION, INC.
15 Northview Drive
Meredith, NH 03253

is hereby duly LICENSED as a Mortgage ***Broker*** *in the State of Michigan in accordance with the provisions of Act No. 173, Public Acts of 1987, as amended, the Mortgage Brokers, Lenders, and Servicers Licensing Act. This License is not transferable or assignable.*



[redacted]
Commissioner Patrick M. McQueen

September 28, 1998
Date

This certificate shall be conspicuously displayed in the place of business specified herein.

57024MB

STATE OF OKLAHOMA

OFFICE OF THE ADMINISTRATOR OF THE DEPARTMENT OF CONSUMER CREDIT

1998-2000 MORTGAGE BROKER LICENSE 1998-2000

THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT LOCATION LISTED BELOW

LICENSE NUMBER MB 116

FINANCIAL RESOURCES & ASSISTANCE, INC.
3908 SOUTH 93RD EAST AVENUE
TULSA OK 74145

[redacted]
Administrator

Expires 12-31-2000
http://www.state.ok.us/~okdcc/

THIS LICENSE NOT TRANSFERRABLE OR ASSIGNABLE

12.

12.

5902 MB

MORTGAGE BROKER
REGISTRATION CERTIFICATE

NO. B-1170

Main Office

Effective : 10/1/96

STATE OF NORTH CAROLINA

The North Carolina Commissioner of Banks certifies that

Financial Resources & Assistance of the Lakes Region, Inc.
a Corporation
15 Northview Drive
Meredith, NH 03253

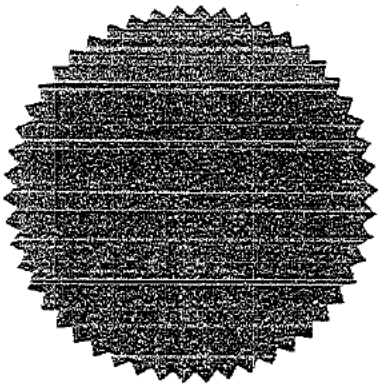
has complied with the registration requirements of G.S. 53-237 and can operate its business as a **mortgage broker**.

This certificate is valid only at the above location and may not be transferred.

Witness my signature and Official Seal.

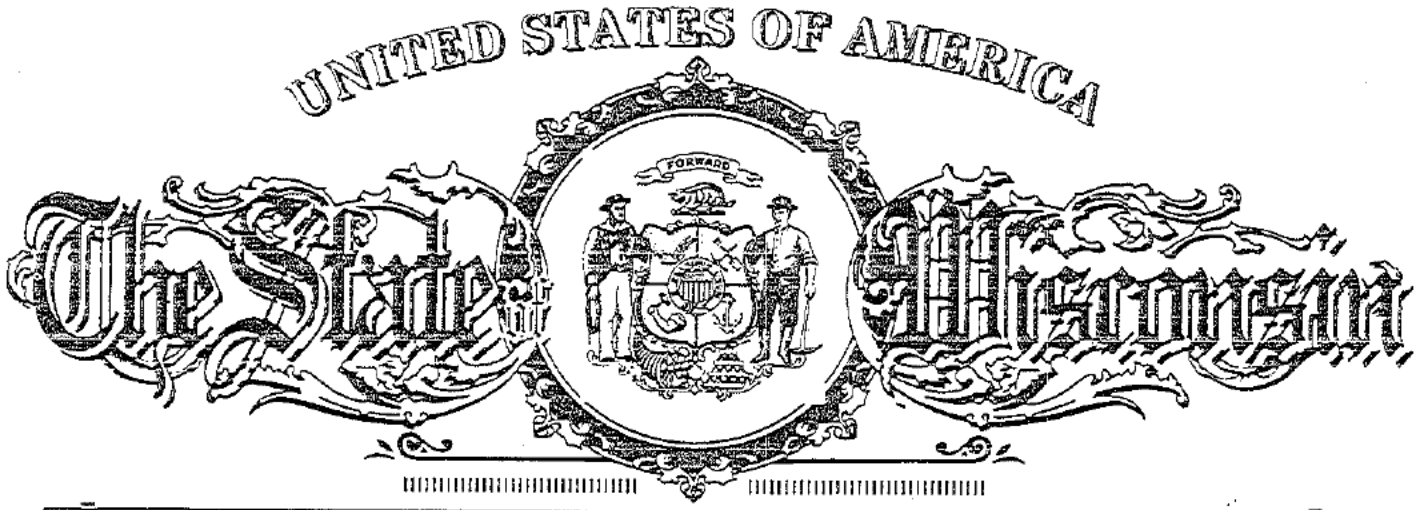
[redacted]

Hal D. Lingerfelt
Commissioner of Banks



THIS CERTIFICATE SHALL BE PROMINENTLY POSTED AT ALL TIMES.

12. 5902 HB



DEPARTMENT OF FINANCIAL INSTITUTIONS

SCOTT D. FARAH

having complied with the requirements set forth under Section 224.72 of the Wisconsin Statutes, is hereby granted a certificate of registration as a

LOAN ORIGINATOR

in accordance with and subject to the provisions of said Section 224.72 and all acts amendatory thereto.

A loan originator may transfer employment to another registered mortgage banker by completing an application form prescribed and provided by the department, and paying the transfer fee specified under 224.72(8)(d).

This license cannot be assigned, and having complied with the requirements set forth under Section 224.72(7), continues in effect until terminated.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department of Financial Institutions. Done at my office in the City of Madison, WI this 21st day of September, 1998.

[redacted]

RICHARD L. DEAN, SECRETARY
DEPARTMENT OF FINANCIAL INSTITUTIONS

License No. 8187

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ENDORSEMENT

Attached to and forming part of Bond No. 8112452 ,effective December 31, 1998 , on behalf of Financial Resources & Assistance of the Lakes Region, Inc. , of 15 Northview Drive Meredith, NH 03253 , in favor of State of New Hampshire Banking Department, 169 Manchester Street, Concord, NH and in the amount of Seventy Thousand Dollars And No Cents ($ 70,000.00) DOLLARS.

It is understood and agreed that effective December 31, 1998 , the Bond Penalty of the above First Mortgage Banker Surety Bond shall be changed from" Seventy Thousand Dollars And No Cents —$70,000.00 " to" Eighty Thousand Dollars And No Cents —$80,000.00 ". All other conditions and terms to remain as originally written.

Signed, sealed and dated this 31st day of December 19 98 .

FIDELITY AND DEPOSIT COMPANY OF [redacted] MARYLAND [redacted]

By: [redacted] WILLIAM VER PLANCK,

ATTORNEY-IN-FACT

ATTEST: [redacted]

/ENDORSE

State of New Hampshire
Banking Department
169 Manchester Stre
Concord, New Hampshire 033
Telephone: (603) 271-35
FAX: (603) 271-10

A. ROLAND ROBERGE
BANK COMMISSIONER
ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER
JEAN M. DOBBINS
CHIEF BANK EXAMINER

KATHLEEN L. BELANGE
ADMINISTRATOR, REGULATION & LICENSI
RAYMOND A. HERO
CONSUMER CREDIT ADMINISTRAT

RSA 397-A
First Mortgage Banker
Surety Bond

Bond Number 8112452

Financial Resources & Assistance of the Lakes Region, Inc., of 15 Northview Drive, Meredith
(Name of Licensee) **(Principal Business Address)**

a Corporation, established under and by virtue of
(Corporation, Individual, Partnership, etc.)

the laws of the State of New Hampshire 03253 as principal,

and Fidelity and Deposit Company of Maryland
(Name and Address of Surety Company)

as surety, are bound to the State of New Hampshire and people of the State of New Hampshire for the term beginning at 12:00 A.M. on the 31st day of December, 19 98 and ending the 31st of December, 19 99 in the sum of Seventy Thousand ---------- Dollars, to be paid to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, or to any person or persons who may have obtained final judgment from a court of competent jurisdiction in a cause of action against said principal under the provisions of Chapters 397-A, 358-K, 399-B, 399-C or 399-E New Hampshire Revised Statutes Annotated or common law.

The Condition of this surety bond is such that if the above Financial Resources & Assistance of the Lakes Region, Inc.
(Name of Principal/Licensee)
of 15 Northview Drive, Meredith, NH 03253 who is or may be licensed to engage in a first mortgage
(Principal Business Address)
banker business under the provisions of Chapter 397-A of the New Hampshire Revised Statutes Annotated, shall conform to and abide by each and every provision of said law and to each and every provision of Chapters 358-K, 399-B, 399-C and 399-E of the New Hampshire Revised Statutes Annotated, shall pay to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, and to any person or persons who may have obtained final judgment naming said principal from a court of competent jurisdiction, any and all moneys that may become due or owing to the State of New Hampshire and to such person or persons from the principal hereunder, under and by virtue of the provisions of the laws previously enumerated herein, then this obligation shall be void; otherwise it shall remain in full force and effect.

TDD Access: Relay NH 1-800-735-2964

The Surety hereunder hereby agrees to provide written notification of the cancellation of this bond to the Bank Commissioner of the State of New Hampshire no later than 10 days prior to such cancellation.

Dated: December 31, 1998

Financial Resources & Assistance of the Lakes Region, Inc.

(Name of Licensee)

[redacted]

Witness

By: [redacted]

(Signature)

Title: Scott D. Farah, President

[redacted]

Witness

Fidelity and Deposit Company of Maryland

(Signature)

[redacted]

Attorney in fact: William Ver Planck

Power of Attorney

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

HOME OFFICE, BALTIMORE, MD

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, a corporation of the State of Maryland, by C. M. PECOT, JR. , Vice-President, and C. W. ROBBINS , Assistant Secretary, in pursuance of authority granted by Article VI, Section 2, of the By-Laws of said Company, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, does hereby nominate, constitute and appoint Daniel E. Church, Paula J. Cantara, Bruce H. Langley, William Ver Planck, John P. Hughes, John M. Harbottle and John P. Timmeny, all of Concord, New Hampshire, EACH.....

its true and lawful agent and Attorney-in-Fact, to make, execute, seal and deliver, for, and on its behalf as surety, and as its act and deed: any and all bonds and undertakings.....

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of Daniel E. Church, etal, dated, January 30, 1992.

The said Assistant Secretary does hereby certify that the extract set forth on the reverse side hereof is a true copy of Article VI, Section 2, of the By-Laws of said Company, and is now in force.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seal of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND, this 7th day of April, A.D. 1992

ATTEST: SEAL FIDELITY AND DEPOSIT COMPANY OF MARYLAND

[redacted]

Assistant Secretary By [redacted] *Vice-President*

STATE OF MARYLAND
CITY OF BALTIMORE } ss:

On this 7th day of April, A.D. 1992, before the subscriber, a Notary Public of the State of Maryland, in and for the City of Baltimore, duly commissioned and qualified, came the above-named Vice-President and Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same, and being by me duly sworn, severally and each for himself deposeth and saith, that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and that the said Corporate Seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal, at the City of Baltimore, the day and year first above written.

CAROL J. FADER NOTARY PUBLIC BALTIMORE CITY, MD

CAROL J. FADER [redacted]

Notary Public Commission Expires August 1, 1992

CERTIFICATE

I, the undersigned, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the original Power of Attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the Vice-President who executed the said Power of Attorney was one of the additional Vice-Presidents specially authorized by the Board of Directors to appoint any Attorney-in-Fact as provided in Article VI, Section 2, of the By-Laws of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND at a meeting duly called and held on the 16th day of July, 1969.

RESOLVED: "That the facsimile or mechanically reproduced signature of any Assistant Secretary of the Company, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power of attorney issued by the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed."

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said Company, this 31st day of December, 1998.

040-0850

[redacted]

Assistant Secretary

EXTRACT FROM BY-LAWS OF FIDELITY AND DEPOSIT COMPANY OF MARYLAND

"Article VI, Section 2. The Chairman of the Board, or the President, or any Executive Vice-President, or any of the Senior Vice-Presidents or Vice-Presidents specially authorized so to do by the Board of Directors or by the Executive Committee, shall have power, by and with the concurrence of the Secretary or any one of the Assistant Secretaries, to appoint Resident Vice-Presidents, Assistant Vice-Presidents and Attorneys-in-Fact as the business of the Company may require, or to authorize any person or persons to execute on behalf of the Company any bonds, undertakings, recognizances, stipulations, policies, contracts, agreements, deeds, and releases and assignments of judgements, decrees, mortgages and instruments in the nature of mortgages. . . . and to affix the seal of the Company thereto."

TO WHOM IT MAY CONCERN:

THE ATTACHED FINANCIAL STATEMENTS FROM 1/1/98 THROUGH 9/30/98 ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

[redacted]

SIGNATURE

1/5/99

DATE

President

TITLE

State of New Hampshire)
County of Belknap) SS.

On this the 5th day of January, 1999, before me, the undersigned officer, personally appeared Scott A. Karah, to me personally known, or satisfactorily proven to be, the person making the above disclosure statement, and made oath that the statements contained herein are true, accurate and complete to the best of his or her knowledge and belief.

[redacted]

Notary Public/Justice of the Peace

My commission expires 6/13/2003

15.(A) 5902MB

FINANCIAL RESOURCES, INC.
1158 Northview Drive
Meredith, NH 03253

BALANCE SHEET
As of September 30, 1998

CURRENT ASSETS	
Cash on Hand and in Banks	$ 29,942
Notes, Loans and Other Accounts Receivable	614,000
Real Estate	0
Equipment	45,000
Stocks	0
Other Assets	0
TOTAL ASSETS	$ 688,942
CURRENT LIABILITIES	
Notes, Loans and Other Accounts Payable	$ 42,600
Real Estate Mortgages	0
Due on Equipment	4,100
Borrowed or Due on Stocks and Bonds	0
Other Debts & Liabilities	0
TOTAL LIABILITIES	$ 46,700
TOTAL ASSETS	$ 688,942
TOTAL NET WORTH	$ 642,242

15.(A) 5 902 MB

]FINANCIAL RESOURCES, INC.
1158 Northview Drive
Meredith, NH 03253

INCOME STATEMENT
1/1/98 Through 9/30/98

INCOME/EXPENSE	
INCOME	
GROSS INCOME	$558,270
EXPENSES	
10-99	$ 264,121
Advertising	26,288
Insurance	19,981
Leases	5,177
Legal	2,870
Payroll	78,458
Post	45,592
Supplies/Office Expense	51,872
Taxes	33,125
Telephone	8,696
Utilities	6,812
TOTAL EXPENSES	$ 542,992
TOTAL INCOME/EXPENSES	$ 15,278

15. (A)

5902 MB

FINANCIAL RESOURCES, INC.
15 Northview Drive
Meredith, NH 03253

STATEMENT OF CASH FLOWS
January 1, 1998 Through September 30, 1998

Cash Flows From Operating Activities		
Net Income	$15,278	
Net Cash Provided by Operating Activities		15,278
Purchase of Equipment for Cash	(6,100)	
New Cash Used		(6,100)
Net Increase in Cash		9,178
Cash at Beginning of Year		$ 20,764
Cash at September 30, 1998		$ 29,942

5902 MB

16.(C) page 4 of 7

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

DBA [redacted]

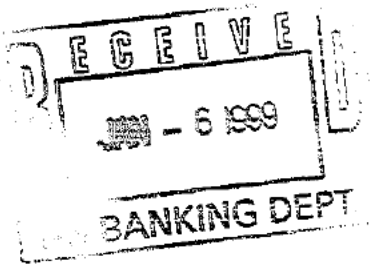
[redacted]

[redacted]

FINANCIAL RESOURCES, INC.
15 NORTHVIEW DRIVE • P.O. BOX 1158 • MEREDITH, NH 03253
(603) 279-1133 • FAX (603) 279-5912

January 5, 1999

State of New Hampshire
169 Manchester Street
Concord, NH 03301



Attention: Ms. Kathleen Belanger
Banking Department

Dear Ms. Belanger:

Per your discussion with Scott Farah, enclosed please find the application for renewal of our license with all appropriate 4supporting documentation.

We have postponed our closings until Tuesday, January 12.

Scott Farah will be on the road for the next two days. If you have any questions please feel free to call me.

Thank you for handling this matter promtly. We greatly appreciate it.

Sincerely,
FINANCIAL RESOURCES, INC.

[redacted]

Suzanne Robinson
Vice President

A. ROLAND ROBERGE
BANK COMMISSIONER

ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER

PAUL E. BOURGAULT
CHIEF BANK EXAMINER

State of New Hampshire

Banking Department

169 Manchester Street
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090

RSA 397-A
First Mortgage Broker
Surety Bond

ORIGINAL RETURNED to BE SIGNED BY BONDING AGENT & NOTARIZED

Bond Number 30512890

Financial Resources & Assistance of the Lakes Region, Inc., of 15 Northview Drive, Meredith
(Name of Licensee) (Principal Business Address)

a Corporation, established under and by virtue of
(Corporation, Individual, Partnership, etc.)

the laws of the State of New Hampshire 03253 as principal,

and Fidelity and Deposit Company of Maryland
(Name and Address of Surety Company)

as surety, are bound to the State of New Hampshire and people of the State of New Hampshire for the term beginning at 12:00 A.M. on the 31st day of December, 19 98 and ending the 31st of December, 19 99 in the sum of Twenty Thousand Dollars, to be paid to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, or to any person or persons who may have obtained final judgment from a court of competent jurisdiction in a cause of action against said principal under the provisions of Chapters 397-A, 358-K, 399-B, 399-C or 399-E New Hampshire Revised Statutes Annotated or common law.

The Condition of this surety bond is such that if the above Financial Resources & Assistance of the Lakes Region, Inc.
(Name of Principal/Licensee)

of 15 Northview Drive, Mredith, NH 03253 who is or may be licensed to engage in a first mortgage
(Principal Business Address)

business who is or may be licensed to engage in a first mortgage broker business under the provisions of Chapter 397-A of the New Hampshire Revised Statutes Annotated, shall conform to and abide by each and every provision of said law and to each and every provision of Chapters 358-K, 399-B, 399-C and 399-E of the New Hampshire Revised Statutes Annotated, shall pay to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, and to any person or persons who may have obtained final judgment naming said principal from a court of competent jurisdiction, any and all moneys that may become due or owing to the State of New Hampshire and to such person or persons from the principal hereunder, under and by virtue of the provisions of the laws previously enumerated herein, then this obligation shall be void; otherwise it shall remain in full force and effect.

The Surety hereunder hereby agrees to provide written notification of the cancellation of this bond to the Bank Commissioner of the State of New Hampshire no later than 10 days prior to such cancellation.

Dated: December 31, 1998

Financial Resources & Assistance of the Lakes Region, Inc.

(Name of Licensee)

[redacted]

Witness

By: [redacted]

(Signature)

Title: Scott D. Farah, President

Witness

Fidelity and Deposit Company of Maryland

(Signature)

Attorney in fact: William Ver Planck

State of New Hampshire

Banking Department

56 Old Suncook Road
Concord, New Hampshire 03301
Telephone: (603) 271-3561
FAX: (603) 271-1090

Date 1/6/99

TO: FINANCIAL RESOURCES & ASSISTANCE, INC.
MR. SCOTT FARAH
P.O. BOX 1158
MEREDITH, NH 03253

, applicant for a FIRST MORTGAGE BANKER/BROKER license.

License Year 1999 Type RENEWAL

The State of New Hampshire Banking Department has received your application for a license.

Your application cannot be processed for the reasons checked below and will remain in the department's "Pending File" until the indicated items are received, or until 60 days after the date of this notice; whichever occurs first. **If we do not receive the missing information within 60 days from the date of this notice, your application will be deemed withdrawn.** If you wish to pursue licensing after that date, you will be required to file a new application and a new payment of the application fee.

( ) Application made on incorrect or old forms
( ) Authorization Release Form(s) missing
( ) Personal Financial and Disclosure Statements missing
( ) Application is unsigned by an Officer or Applicant
( ) Application is NOT notarized
( ) Application fee of $ _____ is not included
( ) Copy of Trade Name Certificate, issued by the NH Secretary of State, not attached
( ) Trade name is not registered to the applicant
( ) List of Owners, Officers and Directors missing
( ) New Hampshire Agent is not listed with address and phone number
(✓) Original $20,000 Broker Surety bond or original continuation certificate (~~is missing/ incorrect form~~) INCOMPLETE NOT SIGNED & SEAL BY BOND ATTORNEY
(✓) Original Banker Bond or original continuation certificate in the amount of $ 80,000
( ) Original $5,000 Second Mortgage Broker Bond or original continuation certificate _____
( ) Original $25,000 Sales Finance Surety Bond or original continuation certificate
(✓) Registration in home state as a Corporation (~~Partnership, or Limited Liability Company~~) missing NH 5/89
( ) Registration as a foreign Corporation, Partnership, or LLC with the NH Secretary of State (603-271-3244) not attached
( ) Financial Statements are incomplete or do not balance. Must be Signed by the preparer and notarized
( ) Financial Statements for most recent quarter end missing
( ) Provide the most recent SEC 10-K and 10-Q report of _____
( ) Rate information is not provided
( ) List of Lenders or Servicers with address, phone #, contact person missing
( ) List of other states in which licenses are held, with address, type of license, certificate #, and expiration date missing
( ) Detail narrative description of operations
( ) Detail on license revocations, suspensions or denials missing
( ) Resumes of corporate officers missing
( ) Detail on the following financial statement item: _____
( ) Other items _____

Revised 10/98

ADDINFO.RQT

TDD Access: Relay NH 1-800-735-2964

1-6-99
Date application received

Checklist **FIRST MORTGAGE BANKER/ BROKER**

REVISED 11/98

#1	Application Status indicated		NEW	RENEWAL
#2	License type indicated	BANKER BROKER		BANKER/BROKER
#3	Name: Financial Resources Inc.			
#3a	Trade Name: _____		YES	NO
	Copy of Trade Name registration issued by the NH Secretary of State included? **The name requested must match the registration certificate!**		YES N/A	NO
#3b	Applicant's Federal Tax ID number indicated		YES	NO
#4a	Applicants principal place of Business address, phone #, fax #		YES	NO
		Mailing address	YES	NO
		$250 FEE PAID	YES	NO
	Branch Offices	Business address, Manager, phone #, fax #	YES N/A	NO
		Mailing address	YES	NO
		$250 FEE x ___ # Offices	YES	NO
#5	Executive Officer, Business address, Mailing address, telephone number indicated		YES	NO
#6	World Wide Web address indicated		YES N/A	NO
#7	Broker or Banker/Broker requires a $20,000 surety bond per entity- (principal office)		YES N/A	NO
	Expiration date of bond correct (12/31/XX)	Incomplete NOT SIGNED/SEALED	YES	NO
	Insurance Agent listed with telephone #		YES	NO
#8	Applicant's Legal Status: Individual, Corporation, Partnership, LLC, _____		YES	NO
	State of Registration N/A Date 5/89			
	Copy of home state registration certificate provided		YES	NO
	If foreign entity, Copy of Foreign Registration issued by NH Secretary of State provided		YES N/A	NO
#9	If foreign entity, NH Agent designated		YES N/A	NO
#10	List of principal shareholders, directors, senior officers, and partners with business and residence addresses, titles for each person	ALL	YES	NO
#11	Resumes of directors and senior officers provided for each person	ALL	YES	NO
	Publicly traded companies or subsidiaries provide SEC 10-K report and 10-Q report in lieu		YES N/A	NO
#12	List of current lending or broker licenses issued by other states indicating state, license type, license number and expiration date for each license		YES N/A	NO

#13	Lending or loan brokering license revoked, suspended or denied by NH or any other state, or any formal disciplinary proceedings?	YES		NO
	If answered YES, are complete details provided (Refer to Kerry)	YES	N/A	NO
#14	Conviction of a felony	YES		NO
	If answered YES, are complete details provided including dates, location, docket number, nature of the crime, and penalties (Refer to Kerry)	YES	N/A	NO
#15 A	Financial Statements	**BANKER**	**BANKER /BROKER**	
	Audited Balance Sheet, Income Statement, Cash Flow as of most recent quarter end	YES	N/A	NO
	OR			
	Statements prepared by the applicant's financial officer must sign and notarized	YES	N/A	NO
	$100,000 in Cash or Marketable Securities (Liquid Assets **excludes Retirement Accounts**)	YES		NO
	Banker Bond required for difference ($100,000-Liquid Assets) $ 70 PER TAX RETURN ~~80,000~~	YES	N/A	NO
B	Individuals, sole proprietors, partnerships, limited liability companies and corporations with 20 or less shareholders must provide a copy of the most recent federal business tax return ie. 1120, 1120S, K-1, other	YES	N/A	NO
C	Publicly traded corporation or subsidiary If YES, submit copies of the parent corporation's most recent SEC **10-K** report and **10-Q** report in lieu of items requested in #15 A	YES	N/A	NO
#16 a	Narrative provided	YES		NO
b	List provided	YES		NO
c	Brokers or Bankers list provided with company name, address, telephone # and contact person	YES		NO
	List reviewed for proper license.	YES		NO
	Is an Affirmation required?	YES		NO
d	Narrative of wholesale activities	YES	N/A	NO
#17	Does applicant have a New Hampshire office? If NO, list all offices that process NH loans. Each office must be licensed	YES		NO
#18	Does applicant have a New Hampshire office? If NO, list all offices that underwrite NH loans. Each office must be licensed	YES	N/A	NO
#19	Does applicant have a New Hampshire office? If NO, list all offices that service NH loans. Each office must be licensed	YES	N/A	NO
#20	Are NH loans serviced by third parties? If YES, provide list of Servicer, mailing and street address, phone #, name & title senior officer (Each SERVICER must be registered)	YES	N/A	NO
#21	If applicant is a banker, does it issue Rate Lock Commitments	YES	N/A	NO
#22	If YES, are GNMA, FNMA, FHLMC approval letters provided?	YES	N/A	NO
	Audited financial statements indicating $500,000 in Net Worth consisting of Cash & Marketable Securities attached?	YES	N/A	NO

Person completing application with mailing address completed? YES NO

Affirmation, signed, dated, and notarized? YES NO

##

Bonds BANKER BROKER

BROKER - $20,000 Surety Bond (one per applicant) Expires 12/31/XX YES NO

Bond completed, Dated, accepted & signed by applicant, signed by bonding agent YES NO

BANKER - Bond required, if cash and marketable securities less than $100,000 YES N/A NO

$100,000- 20,000 (cash & mkt sec.) = 80,000 (bond due) Bond correct amount? YES N/A NO

Expires 12/31/XX YES N/A NO

##

Personal Background and Financial Disclosure Statement NEW RENEWAL

NEW applicants complete pages 3 - 6 as instructed

RENEWAL applicants complete page 1 only, if NO changes since previous renewal ✓

RENEWAL applicants complete pages 3 thru 6, if there are **any** changes since the previous license ✓

Authorization Release Form N/A

Completed for ALL NEW Applicants, Officers, Owner, Directors, Partners, Trustees, Members

Make copy and send to Department of Safety Criminal Investigation

Call for credit report

Credit report review. Any credit issues? YES NO

Set up CONFIDENTIAL file - Including Tax Return, Credit Report, and Criminal Report

##

A. ROLAND ROBERGE
BANK COMMISSIONER

ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER

PAUL E. BOURGAULT
CHIEF BANK EXAMINER

State of New Hampshire

Banking Department

169 Manchester Street
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090

RSA 397-A
First Mortgage Broker
Surety Bond

ORIGINAL RETURNED to BE SIGNED BY BONDING AGENT & NOTARIZED

Bond Number 30512890

Financial Resources & Assistance of the Lakes Region, Inc., of 15 Northview Drive, Meredith
(Name of Licensee) (Principal Business Address)

a Corporation, established under and by virtue of
(Corporation, Individual, Partnership, etc.)

the laws of the State of New Hampshire 03253 as principal,

and Fidelity and Deposit Company of Maryland
(Name and Address of Surety Company)

as surety, are bound to the State of New Hampshire and people of the State of New Hampshire for the term beginning at 12:00 A.M. on the 31st day of December, 19 98 and ending the 31st of December, 19 99 in the sum of Twenty Thousand Dollars, to be paid to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, or to any person or persons who may have obtained final judgment from a court of competent jurisdiction in a cause of action against said principal under the provisions of Chapters 397-A, 358-K, 399-B, 399-C or 399-E New Hampshire Revised Statutes Annotated or common law.

The Condition of this surety bond is such that if the above Financial Resources & Assistance of the Lakes Region, Inc.
(Name of Principal/Licensee)

of 15 Northview Drive, Mredith, NH 03253 who is or may be licensed to engage in a first mortgage
(Principal Business Address)

business who is or may be licensed to engage in a first mortgage broker business under the provisions of Chapter 397-A of the New Hampshire Revised Statutes Annotated, shall conform to and abide by each and every provision of said law and to each and every provision of Chapters 358-K, 399-B, 399-C and 399-E of the New Hampshire Revised Statutes Annotated, shall pay to the State of New Hampshire after due notice and hearing in accordance with the provisions of Chapter 541-A of the New Hampshire Revised Statutes Annotated, and to any person or persons who may have obtained final judgment naming said principal from a court of competent jurisdiction, any and all moneys that may become due or owing to the State of New Hampshire and to such person or persons from the principal hereunder, under and by virtue of the provisions of the laws previously enumerated herein, then this obligation shall be void; otherwise it shall remain in full force and effect.

The Surety hereunder hereby agrees to provide written notification of the cancellation of this bond to the Bank Commissioner of the State of New Hampshire no later than 10 days prior to such cancellation.

Dated: December 31, 1998

Financial Resources & Assistance of the Lakes Region, Inc.

(Name of Licensee)

[redacted]

Witness

By: [redacted]

(Signature)

Title: Scott D. Farah, President

Witness

Fidelity and Deposit Company of Maryland

(Signature)

Attorney in fact: William Ver Planck

Kath. 1/6/99

Mail or will they
Pick up Forms?

[redacted]

279-1133
Fax 279-5912

T/C 1/6/99 12:45 PM
S. Farah "on the road"
spoke w/ "Suzanne"
Explained missing items

Faxed & mailed
originals

1-8-99 [redacted]

State of New Hampshire

Banking Department

56 Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090

A. ROLAND ROBERGE
BANK COMMISSIONER
ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER
JEAN M. DOBBINS
CHIEF BANK EXAMINER

KATHLEEN L. BELANGER
ADMINISTRATOR, REGULATION & LICENSING
RAYMOND A. HEROUX
CONSUMER CREDIT ADMINISTRATOR

RECEIVED
JAN 15 1999
BANKING DEPT.

LICENSE CONTACTS

Enclosed is your 1999 license.
Please complete this form and return it to
Linda Austin at the above address.

LICENSING

Licensee Name: Financial Resources + Assistance of the Lakes Region, Inc.

License # (s) : 5902-MB

License Type: First Mtg Banker and Broker

Contact Person: Scott Farah Title: Pres

Direct Mailing Address: PO Box 1158
Meredith NH 03253

Direct Telephone No.: (603) 279-1133

ANNUAL REPORT FILING

Contact Person: Scott Farah Title:

Direct Mailing Address: Same

Direct Telephone No.:

CONSUMER INQUIRIES

Contact Person: Same Title:

Direct Mailing Address:

Direct Telephone No.:

Please Note:

Last year you held a second mortgage license as well. This has not been renewed. You must also file annual reports for all 1998 business.

pshire
rtment
Suncook Road
mpshire 03301
(603) 271-3561

SECOND MORTGAGE HOME LO

INSTRUCTIONS : (Read Carefully)

☞ **All items on the application form must be complete** that the applicant's name, and if a renewal, applicant's 1998 license number(s), appear on each attachment. Attachments must be numbered to correspond to the application question or item to which they respond. Inclusion of a list/index of attachments is strongly suggested.

☞ Enclose a $250 application fee for the principal place of business, and an additional $250 branch application fee for each additional branch office to be licensed.

☞ Incomplete or improperly completed applications will NOT be processed. If your application is incomplete you will receive ONE written notice of the missing items. Once notified, it is the applicant's responsibility to provide the missing information within 60 days of the date of the notice. **Under NH law and Department rules, applications that remain incomplete 60 days after such notice will be deemed withdrawn by the applicant, and application fees will be forfeited.)**

☞ **Use ONLY the enclosed application forms. Applications submitted on expired forms will not be processed and will be returned to the applicant.**

☞ Renewal applications must be filed no later than DECEMBER 1, 1998.

☞ It is recommended that applications be filed via registered mail, express mail or other delivery mechanism that will provide you with a dated, signed receipt of delivery

❖❖❖❖

ANNUAL REPORTS

If your were a 1998 licensee, enclosed is an **ANNUAL REPORT FORM** that must be filed with this office by February 1, 1999. If you misplace the form prior to February 1, 1999, contact the department at 603-271-3561 to request one. Each year a number of requests are received for waiver of fines after claiming never to have received, or to have lost, the annual report form. If you lose the enclosed form before filing, for whatever reason, request another form from the department. **A licensee's failure to request a form does NOT relieve the licensee from its legal obligation to file a report on time, and does not provide sufficient cause for granting a waiver of $25 per day late filing penalties. Annual report late filing fines will NOT be waived. Reports MUST be filed by February 1, 1999**

→ANNUAL REPORT FORMS IN THIS PACKAGE ARE PRINTED ON COLORED PAPER←

It is STRONGLY recommended that annual reports be filed via Registered Mail, Express Mail or other delivery mechanism that will provide you with a signed receipt of delivery. This is your proof of filing.

If you were not a 1998 licensee, an annual report form will be mailed to you with your renewal package in October, 1999.

▪ OVER ▪

State of New Hampshire

Banking Department

56 Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090

A. ROLAND ROBERGE
BANK COMMISSIONER

ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER

JEAN M. DOBBINS
CHIEF BANK EXAMINER

KATHLEEN L. BELANGER
ADMINISTRATOR, REGULATION & LICENSING

RAYMOND A. HEROUX
CONSUMER CREDIT ADMINISTRATOR

FACSIMILE TRANSMISSION COVER SHEET

DATE: 1-8-99

TO: Suzanne
Financial Resources

FROM: L. Austin

FAX 279-5912

TIME SENT: 9:30 AM/PM

NO. OF PAGES INCLUDING COVER SHEET 2

COMMENTS/INSTRUCTIONS Original is in the mail including 2nd Mtg renewal appr / annual Report
[illegible]

Acknowledgement of receipt requested:

None _____

Phone _____

Written _____

Fax _____

FORMS/FAX COVER SHEET/98

TDD Access: Relay NH 1-800-735-2964