

COMPLAINT ROUTING SLIP

NAME OF COMPLAINANT: [REDACTED] DATE REC'D: 12/14/01

NAME OF LICENSEE: Financial Services & Assistance of The State Regs LICENSE TYPE: BR

TYPE OF COMPLAINT: Mktg Application

DATE RESOLUTION DUE: 2/25/02

DATE RESOLUTION REC'D: 12/31/01 1/30/02

TO BE FINED? YES NO INITIALS (IF YES, GIVE COPY OF THIS FORM TO KATHY WHEELER FOR PROCESSING)

FINE WAIVED? YES NO INITIALS (IF YES, STATE REASON)

- [x] Sent complaint letters to complainant and licensee Date: 12/20/01
[] Sent "additional information" letter to licensee and copy to complainant Date:
[] Sent reply letter to complainant, w/cc of licensee's response attached Date: 2-4-02
[] Sent referral letter to w/cc to complainant Date:
[] Sent 30-day letter: Date Sent 60-day letter: Date
[x] Other: Sent request to cc for additional explanation of response Date: 1-8-02
[] Filed as active v Date File as closed Date: Return Receipt 1-23-02 Rec'd 1-30-02

COMMENTS: Mortgage still not closed

- RESOLUTION: (1) RESOLVED FOR CONSUMER
(2) INSTITUTION WITHIN ITS RIGHTS
(3) NO JURISDICTION TO PROVIDE REMEDY
(4) NO RESPONSE OR DISPOSITION UNKNOWN
(5) OTHER
(6) REFERRAL REFERRED TO:

1/30/02 Rec'd additional info from Company. Appears Company w/f its rights

X Response Rec'd but pending further issues



State of New Hampshire

Banking Department

64B Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090
(603) 271-0750

PETER C. HILDRETH
BANK COMMISSIONER

January 3, 2002

Financial Resources Inc
Scott Farah
PO Box 1158
Meredith NH 03253

Re Complaint: [REDACTED]

Dear Mr. Farah:

We are in receipt of your company's response to the above. The response indicates that [REDACTED] closed her loan on December 27, 2001.

[REDACTED] through a subsequent telephone conversation on December 27, 2001 stated that her closing costs as told her before closing on that day were going to be \$1,500 higher than previously stated. In this conversation, she stated that she had recently received a Good Faith Estimate.

Your company's response indicates that "[REDACTED] started the Mortgage process on October 31, 2001." It was also stated in the response that she had applied for pre approval on October 11, 2001. The Good Faith Estimate submitted with your company's response indicates that it was generated on December 3, 2001, which at the least is 33 days after receipt of application. RSA 397-A: 16, I, states that fees may be charged if an estimate is given to the borrower in writing within 3 business days from receipt of a loan application. Please be aware that, based upon your response and documentation submitted by you, Financial Resources Inc is not entitled to charge fees in this loan.

Please provide a copy of the final HUD for this loan, along with other pertinent documents for review.

Respectfully,

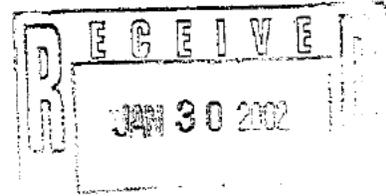
[REDACTED]
Kimothy C. Griffin
Consumer Credit Administrator

Cc: [REDACTED]

FINANCIAL RESOURCES, INC.

15 NORTHVIEW DRIVE • P.O. BOX 1158 • MEREDITH, NH 03253

(603) 279-1133 • FAX (603) 279-5912



Kimothy Griffin
State of New Hampshire Banking Department
64B Old Suncook Road
Concord, N.H. 03301

Dear Mr. Griffin,

In response to your letter of January 3, 2002 I would like to point out to you a number of facts that I hope will satisfy this complaint in full.

First, we did issue a good faith estimate to [REDACTED] which she signed on October 31, 2001 I have enclosed a copy for your records.

Second, we do not make any money until the loan has closed therefore, we have no reason to delay any processing any delays in this closing were the fault of [REDACTED] and the seller.

Third, there was no increase in the closing cost the seller was going to pay 5% towards the closing costs the lender [REDACTED] and loan would only allow 3% seller contribution towards the closing costs. This was not our decision.

Fourth, [REDACTED] was able to purchase a home with no money down, less than perfect credit, no private mortgage insurance, and 3% seller contributions towards the closing costs.

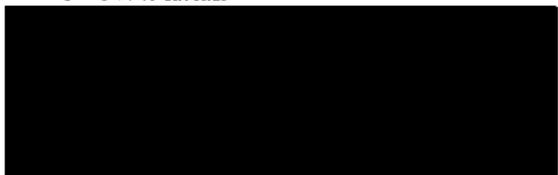
Fifth, [REDACTED] was told from the beginning that she would have to bring \$4097.00 to the closing. Because of reduced closing costs from our initial disclosures [REDACTED] only had to bring \$3007.00 to the closing. This is after taking into effect the fact that the seller could only pay 3% towards the closing costs. I have enclosed the HUD and the initial loan application for your review.

In conclusion I would like to say that [REDACTED]'s overall costs did not

increase by \$1500.00 but decreased by \$1090.00.

Sincerely,

Scott Farah



GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Listed below is the Good Faith Estimate of Settlement Charges made pursuant to the requirements of the Real Estate Settlement Procedures Act (RESPA). These figures are only estimates and the actual charges due at settlement may be different.

DATE: 10/31/01

APPLICANTS: [REDACTED]

PROPERTY: [REDACTED]

Appraisal	\$ <u>275</u>
Credit report	<u>15</u>
Secondary Market Fee	<u>400</u>
Processing Fee	<u>410/535</u>
Attorney Fees	<u>700</u>
Title Insurance (\$2/\$1000)	<u>116-</u>
Recording Fees	<u>100</u>
Transfer Taxes (\$7.50/\$1000)	<u>437-</u>
Survey Waiver Fee	<u>75</u>
Portfolio Lender Fees	<u>995</u>
Tax Service Fee	<u>75</u>
Misc Cost	<u>50</u>
ESTIMATED CLOSING COSTS	<u>3,373</u>
Points <u>3 pts</u>	<u>1749-</u>
TOTAL ESTIMATED CLOSING COSTS	<u>5,122-</u>

(YIELD SPREAD PAID TO FINANCIAL RESOURCES BY INVESTOR: 583)

ESTIMATED ESCROWS AND PRE-PAID EXPENSES

Homeowners Insurance	p/m @ \$ <u>30</u>	<u>60-</u>
Mortgage Insurance	p/m @ \$	
Real Estate Taxes	p/m @ \$ <u>280-</u>	<u>1680-</u>
Interest per diem <u>10.75</u> % x 30 days @ \$ <u>17</u>		<u>510-</u>

TOTAL ESTIMATED ESCROW AND PRE-PAID EXPENSES \$ _____

Loan amount \$ 58,300- Interest rate 10.75 Term 30-
 Monthly payment \$ 544- Real estate taxes \$ 280- PMI \$ 0-
 H.O. insurance \$ 30- Total monthly PITI \$ 854

Delivery of above Good Faith Estimate is acknowledged.

[REDACTED] _____ Date 10/31/01

Co-Borrower _____ Date _____

**A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT**

B. TYPE OF LOAN

1. FHA 2. FMHA 3. CONV. UNINS.

4. VA 5. CONV. INS.

6. FILE NUMBER: _____ 7. LOAN NUMBER: _____

8. MORTGAGE INS. CASE NO.: _____

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER:
ADDRESS OF BORROWER:

E. NAME OF SELLER:
ADDRESS OF SELLER:

F. NAME OF LENDER:
ADDRESS OF LENDER:

G. PROPERTY LOCATION:

H. SETTLEMENT AGENT:
PLACE OF SETTLEMENT:

I. SETTLEMENT DATE:

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	59,360.00	401. Contract sales price	59,360.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	4,925.25	403.	
104.		404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes 12/28 to 3/31	862.93	406. City/town taxes 12/28 to 3/31	862.93
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	65,148.18	420. GROSS AMOUNT DUE TO SELLER:	60,222.93
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	59,360.00	502. Settlement charges to seller (line 1400)	4,621.18
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Closing Costs from Seller	1,780.80	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Town of _____	5,641.94
207.		507. Closing Costs to Buyer	1,780.80
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	62,140.80	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	12,043.92
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	65,148.18	601. Gross amount due to seller (line 420)	60,222.93
302. Less amount paid by/for borrower (line 220)	(62,140.80)	602. Less total reductions in amount due seller (line 520)	(12,043.92)
303. CASH <input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER:	3,007.38	603. CASH (<input checked="" type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER:	48,179.01

Previous Edition is Obsolete
Form No. 1581
3/86

 SB-4-3538-000-1
HUD-1 (3-86)
RESPA, HB 4305.2
To Reorder Call: Great Lakes Business Forms, Inc.
Nationally 1-800-253-0209 Michigan 1-800-358-2643

LENDER'S COPY



PETER C. HILDRETH
BANK COMMISSIONER

State of New Hampshire

Banking Department

64B Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090
(603) 271-0750

February 4, 2002



Re Complaint: Financial Resources & Assistance of the Lakes Region

Dear 

The New Hampshire Banking Department is in receipt of additional information from the above named company in regards to the consumer complaint filed with the department on December 21, 2001. I have included a copy of the response for your review.

The Company indicates in the enclosed response a Good Faith Estimate was provided to you on October 31, 2001. I reviewed the estimate and it appears to meet the guidelines of the Real Estate Settlement Procedures Act. The Company further denies delaying the closing and states that reduction in seller contributions to the closing costs was a decision made by the lender.

Please contact the Banking Department if we can be of further assistance.

Respectfully,



Kimothy C. Griffin
Consumer Credit Administrator

SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSION:		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE	\$ 59,360.00 @ % =		
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:			
701. \$ 3,360.00	to [REDACTED]		
702. \$	to [REDACTED]		
703. Commission paid at settlement			3,360.00
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801. Loan Origination fee	% [REDACTED]	489.00	
802. Loan Discount	% [REDACTED]		
803. Appraisal Fee to:	Financial Resources, Inc. \$275	POC	
804. Credit Report to:	Financial Resources, Inc.	15.00	
805. Lender's inspection fee			
806. Mortgage Insurance application fee to			
807. Assumption fee			
808. Financial Resources, Inc. Broker Fee		1,780.80	
809. [REDACTED] Underwriting Fee		400.00	
810. [REDACTED] Tax Service		60.00	
811. [REDACTED] Flood Cert. Fee		13.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901. Interest from	12/27/01 to 1/1/02 @ \$ 16.67 /day	83.35	
902. Mortgage insurance premium for	mo. to		
903. Hazard insurance premium for	yrs. to		
904. Flood Insurance Premium for	yrs. to		
905.			
1000. RESERVES DEPOSITED WITH LENDER:			
1001. Hazard insurance	months @ \$ per month		
1002. Mortgage insurance	months @ \$ per month		
1003. City property taxes	months @ \$ per month		
1004. County property taxes	months @ \$ per month		
1005. Annual assessments	months @ \$ per month		
1006. Flood Insurance	months @ \$ per month		
1007.			
1008.			
1100. TITLE CHARGES			
1101. Settlement or closing fee to			
1102. Abstract or title search to			
1103. Title examination to			
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to [REDACTED]		700.00	
(includes above items Numbers: 1101, 1102, 1103, 1105)			
1108. Title Insurance to [REDACTED] (Agent)		220.00	
(includes above items Numbers: [REDACTED])			
1109. Lender's coverage \$ 60,000.00			
1110. Owner's coverage \$			
1111. (Premium includes 2 Riders and Survey Affidavit)			
1112. [REDACTED] Fax, Copies, Phone		53.00	
1113. [REDACTED] Title Insurance Commission \$154		POC	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:			
1201. Recording fees: Deed \$ 12.34 ; Mortgage \$ 93.26 ; Releases \$		105.60	
1202. City/county tax/stamps: Deed \$; Mortgage \$			
1203. State tax/stamps: Deed \$ 891.00 ; Mortgage \$		445.50	445.50
1204. Registry of Deeds Record Waiver of Notice			16.34
1205. Registry of Deeds Record Power of Attorney			24.34
1300. ADDITIONAL SETTLEMENT CHARGES:			
1301. Survey to			
1302. Pest inspection to			
1303. [REDACTED] Overnight Courier		25.00	
1304. Financial Resources, Inc. Processing Fee		535.00	
1305. [REDACTED] Yield Spread Premium \$593.60		POC	
1306. [REDACTED] Legal Fee \$650 / Title Fee \$75			725.00
1307. [REDACTED] Overnight Fee \$30 / Wiring Fee \$20			50.00
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J - and - line 502, Section K)		4,925.25	4,621.18

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Borrowers: [REDACTED] Sellers: [REDACTED]
 The HUD-1 Settlement Statement is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed.
 Settlement Agent: [REDACTED] Date: December 27, 2001

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FmHA	<input type="checkbox"/> Other
Agency Case Number	Lender Case No.		
Amount	Interest Rate	No. of Months	Amortization Type:
58,300-	10.75%	360	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input checked="" type="checkbox"/> Other (explain): ARM (type): 2/28

PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & zip code)	No. of Units
Description of Subject Property (attach description if necessary) See Deed.	Year Built

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
-----------------	--	--	---	-------------------	--

Complete this line if construction or construction-permanent loan.				
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements
	\$	\$	\$	\$
Total (a + b)				
\$				

Complete this line if this is a refinance loan.				
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made
Cost: \$				

How will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
	INDIVIDUAL	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Home Phone (incl. area code) _____ Age _____ Yrs. School _____ Social Security Number _____ Home Phone (incl. area code) _____ Age _____ Yrs. School _____	Home Phone (incl. area code) _____ Age _____ Yrs. School _____ Social Security Number _____ Home Phone (incl. area code) _____ Age _____ Yrs. School _____
Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input checked="" type="checkbox"/> Separated <input type="checkbox"/>	Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated <input type="checkbox"/>
Dependents (not listed by Co-Borrower) no. _____ Ages _____ Dependents (not listed by Borrower) no. _____ Ages _____	Dependents (not listed by Co-Borrower) no. _____ Ages _____ Dependents (not listed by Borrower) no. _____ Ages _____
Present Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

residing at present address for less than two years, complete the following:			
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

EMPLOYMENT INFORMATION	
Borrower	Co-Borrower
Name & Address of Employer _____ <input type="checkbox"/> Self Employed _____ Yrs. on this job _____ Yrs. employed in this line of work/profession _____	Name & Address of Employer _____ <input type="checkbox"/> Self Employed _____ Yrs. on this job _____ Yrs. employed in this line of work/profession _____
Position/Title/Type of Business _____ Business Phone (incl. area code) _____	Position/Title/Type of Business _____ Business Phone (incl. area code) _____

employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from - to)	Monthly Income	Dates (from - to)	Monthly Income
'99 - '00	\$12.00/Hr.		\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from - to)	Monthly Income	Dates (from - to)	Monthly Income
'97 - '99	\$11.00/Hr.		\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

BANKING DEPARTMENT

Kim 1-8-02

TRANSMITTAL SHEET

TO: [redacted] Attorney wants a copy of all paperwork regarding complaint.

FAX PH [redacted]

COM FAX [redacted]

PHONE [redacted]

RE: [redacted]

Complaint - Financial Resources and Assistance of the Lakes Region

URGENT PLEASE COMMENT PLEASE REPLY

NOTES/COMMENTS:

Per your letter dated January 23, 2002, please have [redacted] Banking Department that copies of her complaint correspondence and any other documentation be provided to your office.

FROM: L. Austin - NHBD
DATE: 01/29/02
TOTAL I [redacted]

TIME SE Closing Unit purchase + Sales \$159,000
Was approved for 6% assistance for closing
only got 3% at day of closing - no prior notice of change.

Linda - Do you remember when I was holding onto this?
I sent a letter to the licensee for additional info., but I can't remember why I set it aside.
Writing written for request from [redacted] To [redacted] copy of complaint to lawyer.

... contained in this facsimile message is intended solely for the individual(s) named above. If you are not the intended recipient, or are not designated to deliver to the intended recipient, you are hereby notified that this

STATE OF NH BANKING DEPARTMENT

FACSIMILE TRANSMITTAL SHEET

TO: [REDACTED] FROM: L. Austin - NHBD

FAX NUMBER: [REDACTED] DATE: 01/29/02

COMPANY: [REDACTED] TOTAL NO. OF PAGES INCLUDING COVER: 2

PHONE NUMBER: [REDACTED] TIME SENT: 9:50 AM_x_ PM ___

RE: [REDACTED]
Complaint - Financial Resources and Assistance of the Lakes Region

URGENT PLEASE COMMENT PLEASE REPLY PLEASE ACKNOWLEDGE RECEIPT

NOTES/COMMENTS:

Per your letter dated January 23, 2002, please have [REDACTED] provide a written request to the Banking Department that copies of her complaint correspondence and any other documentation be provided to your office.

The information contained in this facsimile message is intended solely for the individual(s) named above. If you are not the intended recipient, or are not designated to deliver to the intended recipient, you are hereby notified that this

January 29, 2002

JAN 30 2002

FAX: (603) 271-0750

Kim Griffin
NH Banking Department
64-B Old Suncook Road
Concord, NH 03301

RE: [REDACTED] vs. Financial Resources

Dear Kim:

The purpose of this letter is to request that you forward a copy of my entire file including any all complaints, responses, reports, correspondence, etc. to my attorney, [REDACTED] at your earliest possible convenience.

Thank you for all your help. You have been wonderful and I sincerely appreciate everything you've done for me in reference to this matter.

Sincerely,

[REDACTED]

COMPLETED

1/31/02

[REDACTED]

January 29, 2002

FAX: (603) 271-0750

Kim Griffin
NH Banking Department
64-B Old Suncook Road
Concord, NH 03301

RE: [REDACTED] vs. Financial Resources

Dear Kim:

The purpose of this letter is to request that you forward a copy of my entire file including any all complaints, responses, reports, correspondence, etc. to my attorney, [REDACTED] at your earliest possible convenience.

Thank you for all your help. You have been wonderful and I sincerely appreciate everything you've done for me in reference to this matter.

Sincerely,

[REDACTED]

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only - No Insurance Coverage Provided)

7000 0600 0022 1254 6386

Article Sent To:			
MR SCOTT FARAH			
PRESIDENT	Postage \$	Postmark Here 1/9/02	
FINANCIAL RESOURCES & ASSISTANCE	Certified Fee		
OF THE LAKES REGION INC	03253		
PO BOX 1158 (Endorsement Required)	Restricted Delivery Fee (Endorsement Required)		
MEREDITH NH			
Total Postage & Fees	\$		
Name (Please Print Clearly) (to be completed by mailer)			
Street, Apt. No., or PO Box No.			
City, State, ZIP+4			
PS Form 3811, July 1999		See Reverse for Instructions	

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Received By (Please Print Clearly) NO CONNOR B. Date of Delivery JAN 23 2002</p> <p>C. Signature <input checked="" type="checkbox"/> [Redacted] <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to: MR SCOTT FARAH PRESIDENT FINANCIAL RESOURCES & ASSISTANCE OF THE LAKES REGION INC PO BOX 1158 MEREDITH NH 03253</p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>2. Article Number (Copy from service label) 7000 0600 0022 1254 6386</p>	
<p>PS Form 3811, July 1999 Domestic Return Receipt 102595-00-M-0952</p>	

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Received By (Please Print Clearly) [Redacted] B. Date of Delivery [Redacted]</p> <p>C. Signature <input checked="" type="checkbox"/> [Redacted] <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to: [Redacted]</p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>2. Article Number (Copy from service label) [Redacted]</p>	
<p>PS Form 3811, July 1999 Domestic Return Receipt 102595-00-M-0952</p>	

RECEIVED
DEC 3 | 2001
BANKING DEPT

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

December 28, 2001

12/27/01

Kimothy C. Griffi
Consumer Credit
State of New Ham
64B Old Suncook
Concord, NH 0
Re Complaint: M
Dear Ms. Griffin,
This letter is in r
this complaint an

Rec'd call from [redacted] Closing is today. She was just called by later Reg: and told that her closing costs are actually \$1,500 higher than previously told. just rec'd a GFE. Did not rec'd a copy of HUD-1 for review after requested

He del/respond to original issues. This is an issue. Then we will need this additional information. [redacted]

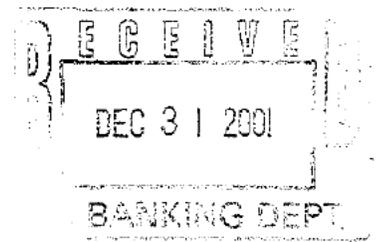
[redacted] entered into a purchase and sales agreement with [redacted] on October 9, 2001.

[redacted] applied for a pre approval mortgage loan with Financial Resources on October 11, 2001. [redacted] received her pre-approval October 16, 2001.

[redacted] started the Mortgage process on October 31, 2001. [redacted] received the process package on or about November 2, 2001. This Package was returned to Financial Resources on or about November 12, 2001.

When [redacted] decided to go thru Financial Resources for Mortgage financing she did express urgency in closing this loan on or before November 27, 2001. At that time I told [redacted] that I would try to close this loan in the time she needed but felt strongly it would take longer. I explained numerous times to [redacted] that her loan would have to go thru the necessary steps of approval by the lender before we could close her loan.

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



December 28, 2001

Kimothy C. Griffin
Consumer Credit Administrator
State of New Hampshire Banking Department
64B Old Suncook Rd.
Concord, NH 03301

Re Complaint: [REDACTED]

Dear Ms. Griffin,

This letter is in response to the above referenced complaint. I have reviewed this complaint and respond as follows:

[REDACTED] entered into a purchase and sales agreement with [REDACTED] on October 9, 2001.

[REDACTED] applied for a pre approval mortgage loan with Financial Resources on October 11, 2001. [REDACTED] received her pre-approval October 16, 2001.

[REDACTED] started the Mortgage process on October 31, 2001. [REDACTED] received the process package on or about November 2, 2001. This Package was returned to Financial Resources on or about November 12, 2001.

When [REDACTED] decided to go thru Financial Resources for Mortgage financing she did express urgency in closing this loan on or before November 27, 2001. At that time I told [REDACTED] that I would try to close this loan in the time she needed but felt strongly it would take longer. I explained numerous times to [REDACTED] that her loan would have to go thru the necessary steps of approval by the lender before we could close her loan.

RESIDENTIAL REAL ESTATE and BUSINESS FINANCING

On or about November 20, 2001 I did notify [REDACTED] that this loan would not close before November 27, 2001. I suggested that she ask for an extension to the terms of her Purchase and Sales contract from the seller. She received this extension and the loan continued in the approval process. In the interim there have been title issues associated with the seller. The loan could not have possibly closed due to these title issues.

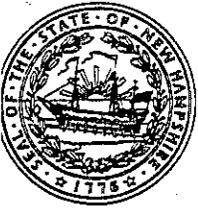
Title issues were resolved on December 20, 2001. Due to the Christmas Holiday and preparation of documents closing was scheduled for December 27, 2001, on which date [REDACTED] mortgage loan closed.

I have processed this loan in a business manner and hope that this response results in a favorable decision on Financial Resources behalf by the Banking Commissioner.

Respectfully,

[REDACTED]

Kathleen Collins
Loan Originator



State of New Hampshire

Banking Department

64B Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090
(603) 271-0750

PETER C. HILDRETH
BANK COMMISSIONER

CONSUMER INQUIRIES

I. Consumer complaints naming licensees under this chapter, which are filed in writing with the Office of the Bank Commissioner, shall be forwarded via certified mail to the licensee for response within 10 days of receipt by the department. Licensees shall, within 30 days after receipt of such complaint, send a written acknowledgement thereof to the consumer and the Banking Department. Not later than 60 days following receipt of such complaint, the licensee shall conduct an investigation of the complaint and either:

- (a) Make appropriate corrections in the account of the consumer and transmit to the consumer and the Banking Department written notification of such corrections, including documentary evidence thereof; or
- (b) Transmit a written explanation or clarification to the consumer and the Banking Department which sets forth, to the extent applicable, the reasons why the licensee believes its actions are correct, including copies of documentary evidence thereof.

II. A licensee who fails to respond to consumer complaints as required by this section within the time prescribed shall pay to the commissioner the sum of \$50 for each day such response is overdue. For purposes of this section, the date of transmission shall be the date such response is postmarked.

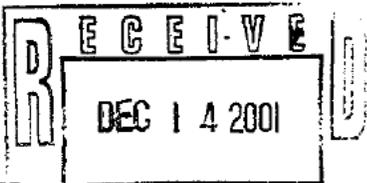
III. (a) Licensees which, because of extenuating circumstances beyond the control of the licensee, are unable to comply with the time frames prescribed in this section, may make written request to the commissioner for a waiver of such time frames. Waivers shall not be granted or considered unless the request for the waiver:

- (1) Is received by the Banking Department within 50 days following the licensee's receipt of the complaint;
- (2) Specifies the reason for the request; and
- (3) Specifies a date certain by which the licensee shall comply with the provisions of this section.

(b) Requests for waivers shall be either granted or denied within 5 days of receipt by the Banking Department.



State of New Hampshire
Banking Department
648 Old Suncook Rd
Concord NH 03301-5151
TEL: (603) 271-3581
FAX: (603) 271-1090



CONSUMER COMPLAINT FORM NH BANKING DEPT.

Please type or print. Answer as many questions as possible. Use additional sheets if necessary. Attach copies of any pertinent documents.

COMPLAINT REPORTED BY:

Name _____
Street _____
City _____ State _____ Zip _____
Home Phone _____ Business Phone _____

COMPLAINT REPORTED AGAINST:

Name of financial institution Financial Resources
Street _____ City Meredith State NH Zip _____
Person you dealt with Kathy Collins Phone (603) 279-1133

INFORMATION:

- This complaint concerns:
 Deposit _____ Loan _____ Term Application _____
 Rate Points _____ Tax Escrow _____ Other Closing
- Was an application or contract signed? Yes No _____
 If yes, Date 11-12-01
- Type of Deposit _____ or Loan _____
(i.e.: checking, CD, savings, etc.) (i.e.: automotive, first mortgage, etc.)
- Terms stated in the good-faith settlement (mortgage loans only)
 Rate 10.134% Amount \$56,439.43 Term 360 months
- Terms of counteroffer
 Rate _____ Amount _____ Term _____
- Was the loan or service advertised? Yes _____ No
 If yes, by Radio _____ TV _____ Newspaper _____ Other _____
 Date and place ad appeared _____
 Attach copy of ad, if available.
- Have you complained to the institution? Yes No _____
 If yes, to whom? Kathy Collins on 12-12-01

Was complaint made by: Phone Letter _____ In Person _____

8. Has the company started foreclosure? Yes _____ No N/A _____

9. Has the company repossessed a vehicle or other personal property?
Yes _____ No N/A _____

10. Have you hired a lawyer? Yes _____ No N/A _____

Name _____

11. May we contact the business? Yes No _____

* Failure to answer "yes" to this question limits the ability of this office to mediate complaints. We will not mediate your complaint if you answer "no".

12. State briefly. The facts of your complaint. Describe the problem, including dates of transactions, claims the institution may have made, and the remedy you would prefer. Only list information that will be helpful to the department and the institution in addressing your complaint

- 1.) Kathy Collins stated she did not foresee any reason why wouldn't be able to close by the Thanksgiving holiday.
- 2.) Contract was hand-delivered to Kathy Collins office on Monday, November 12, 2001, after receiving documents (mailed by Kathy Collins via regular mail) on Saturday, November 10, 2001.
- 3.) Kathy Collins spent a week in Florida during the month of November.
- 4.) Received a call from Kathy Collins on November 20, 2001, stating emergencies came up and she had just been able to review my file today. - One day before we think we're closing.

REMEDY REQUESTED:

- 5.) Kathy Collins was notified by both myself and the Seller's Realtor [redacted] of [redacted] that if we do not close prior to November 27, 2001, I may be penalized \$100.00 per day.
- 6.) Kathy reassured us that should not be a problem. Still have not closed to date 12/14/01.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW.

In filing this complaint, I understand that the banking department will not act as my private attorney. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or person the complaint is directed against, or to other government or law enforcement agencies. I further understand that details of my complaint, including any identifying information, are protected by law from disclosure without my consent.

SIGNATURE [redacted] DATE 12-14-01

RETURN THIS FORM AND DOCUMENTS TO:
NH BANKING DEPARTMENT
646 OLD SUNCOOK RD
CONCORD NH 03301-5151

[REDACTED]

December 3, 2001

[REDACTED]

[REDACTED]

Dear [REDACTED]

Your application for credit, submitted by FINANCIAL RESOURCES & ASSISTANCE was recently processed. Your business is appreciated and we hope that your lending needs will be met.

Your loan request has been submitted at an initial interest rate of 9.7500%. The enclosed Federal Truth-In-Lending Disclosure Statement will reflect the Annual Percentage Rate (APR), which is a measure of the cost of credit expressed as a yearly rate. It includes interest as well as other charges.

Enclosed, you will find loan disclosure documents which are required to be provided by law (see below). We ask that you read them carefully.

- * Appraisal Notice
- * Truth in Lending Disclosure
- * Good Faith Estimate
- * Servicing Transfer Disclosure Statement
- * ARM Program Disclosure
- * Consumer Handbook on Adjustable Rate Mortgages
- * Privacy Notice
- * Special Information Booklet

If you have additional questions which are not answered by these documents, please contact KATHY at 603-279-1133.

Sincerely yours,
[REDACTED]

PDWLCM1 12/00

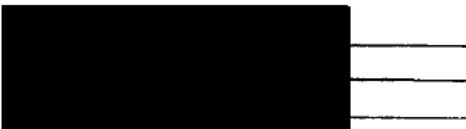
DEC-14-2001 09:58

[REDACTED] 77%

P.03

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
 (THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)
 For use with Adjustable Rate Mortgage Loans

Lender: _____



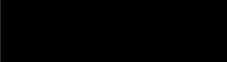
Date: December 3, 2001

Application #: _____

Borrowers: _____



Property Location: _____



PREDISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	ALL AMOUNTS SHOWN ARE ESTIMATES
10.134 e %	\$ 123,880.97e	\$ 58,439.43 e	\$ 180,320.40 e	

Disclosures are estimates based on an anticipated funding date of 12/31/01

Your payment schedule will be: _____ c means an estimate

No. of Payments	Amount of Payments	When Payments are Due
360	\$ 500.89 e	Monthly, beginning February 1, 2002
	\$ e	

Variable Rate Feature: Your loan contains a Variable Rate Feature. Disclosures about the Variable Rate Feature have been provided to you earlier.

Yes No

Insurance: The following is required to obtain credit:

Property Insurance Flood Insurance

You may obtain the insurance from anyone you want that is acceptable to the creditor.

Security: You are giving a security interest in:

The property being purchased. Real property you already own, including fixtures, leases, and rents derived from the property.

Late Charge: If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, You will pay a late charge to the Note Holder. The amount of the charge will be 5.0 % of my overdue payment of principal and interest. You will pay this charge promptly but only once each late payment.

Prepayment: If you pay off early, you

may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

Assumption: Someone buying your home

cannot assume the remainder of the mortgage on the original terms.
 may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/We hereby acknowledge receipt of this disclosure.

_____/ _____ / Date
 _____/ _____ / Date
 _____/ _____ / Date
 _____/ _____ / Date



DISCLOSURE STATEMENT

Lender: [REDACTED]

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day, excluding public holidays(State or Federal), Saturday and Sunday.

Damage and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimated by Lender

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.
- We are able to service your loan and we will will not haven't decided whether to service your loan.

OR

We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

0 to 25% 26 to 50% 51 to 75% 76 to 100%

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold or transferred the servicing of federally related mortgage loans.

Date _____ Lender [REDACTED]

Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Applicant [REDACTED] Date _____ Applicant _____ Date _____

Applicant _____ Date _____ Applicant _____ Date _____

**LIBOR 6-MONTH ARM WITH 2-YEAR RATE LOCK DISCLOSURE (1.5/7)
ADJUSTABLE RATE MORTGAGE LOAN PROGRAM DISCLOSURE**

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering from [REDACTED]. Information on other ARM programs is available upon request.

How Your Interest Rate and Payment Are Determined

After the first 2 years, your interest rate will be based on an index plus a margin.

After the first 2 years, your payment will be based on the interest rate, loan balance, and loan term.

After the first 2 years, the interest rate will be the average of interbank offered rates for six-month United States dollar deposits in the London market based on quotations of major banks based on the London Interbank Offered Rate (LIBOR) plus our margin. Ask for our current interest rate and margin. Information about the index can be found in the *Wall Street Journal*.

The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discounts or premiums.

How Your Interest Rate Can Change

At the end of two years your interest rate can change, and may change every six months thereafter.

Your interest rate cannot increase or decrease more than 1.5 percentage points at each adjustment, except the first, 2-year adjustment when your interest rate cannot increase more than 3.0 percentage points.

Your interest rate cannot increase or decrease more than 7.0 percentage points over the term of the loan. Your interest rate cannot decrease below the initial rate.

How Your Monthly Payment Can Change

At the end of two years your monthly payment can change, and may change every six months thereafter.

You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.

For example on a \$10,000 30-year loan with an initial interest rate of 9.50% in effect in January, 2001, the maximum amount the interest rate can rise under this program is 7.0 percentage points, to 16.50%, and the monthly payment can rise from a first-year payment of \$84.09 to a maximum of \$138.51 in the 4th year. To see what your payment is, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 \div \$10,000 = 6$; $6 \times \$84.09 = \504.54 per month.)

I/We hereby acknowledge receipt of a copy of this disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

[REDACTED] _____
Date

_____ Date

_____ Date

_____ Date



U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only, No Insurance Coverage Provided)

7099 3400 0018 5771 4201

FINANCIAL RESOURCES OF LAKES REGION

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here
12/20/01

Recipient's Name (Please Print Clearly) (to be completed by mailer)

Street, Apt. No., or PO Box No.

City, State, ZIP+4

PS Form 3800, February 2001 See instructions for details



PETER C. HILDRETH
BANK COMMISSIONER

State of New Hampshire

Banking Department

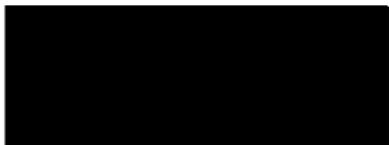
64B Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561

FAX: (603) 271-1090

(603) 271-0750

December 20, 2001



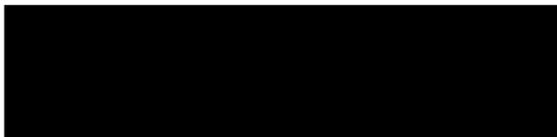
Re Complaint: Financial Resources & Assistance of the Lakes Region

Dear 

We acknowledge receipt of the above complaint on December 14, 2001.

You will be receiving a written reply from us after we have received a response to your complaint from the above company.

Sincerely,



Kimothy C. Griffin
Consumer Credit Administrator

KCG/la

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

MR SCOTT D FARAH
PRESIDENT
FINANCIAL RESOURCES &
ASSISTANCE OF THE LAKES REGION
PO BOX 1158
MEREDITH NH 03253

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) **N O C O N N O R** B. Date of Delivery **DEC 27 2001**

C. Signature **[Redacted]** Agent Addressee

D. Is delivery address different from item 1? Yes No
If YES, enter delivery address below:

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

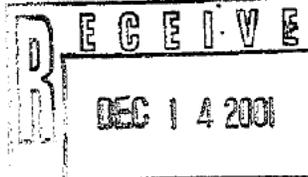
4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Copy from service label)
7099 3400 0018 5771 4201

DEC-13-2001 16:45

NH BANKING DEPT
State of New Hampshire
Banking Department
648 Old Suncook Rd
Concord NH 03301-5151
TEL: (603) 271-3561
FAX: (603) 271-1090

603 271 0750 P.04/05



CONSUMER COMPLAINT FORM NH BANKING DEPT

Please type or print. Answer as many questions as possible. Use additional sheets if necessary. Attach copies of any pertinent documents.

COMPLAINT REPORTED BY:

Name _____
Street _____
City _____ State _____ Zip _____
Home Phone _____ Business Phone _____

COMPLAINT REPORTED AGAINST:

Name of financial institution Financial Resources
Street _____ City Meredith State NH Zip _____
Person you dealt with Kathy Collins Phone (603) 279-1133

INFORMATION:

- This complaint concerns:
 Deposit _____ Loan _____ Term Application _____
 Rate Points _____ Tax Escrow _____ Other Closing
- Was an application or contract signed? Yes No _____
 If yes, Date 11-12-01
- Type of Deposit _____ or Loan _____
(i.e.: checking, CD, savings, etc.) (i.e.: automotive, first mortgage, etc.)
- Terms stated in the good-faith settlement (mortgage loans only)
 Rate 10.134% Amount \$52,439.43 Term 360 months
- Terms of counteroffer
 Rate _____ Amount _____ Term _____
- Was the loan or service advertised? Yes _____ No
 If yes, by Radio _____ TV _____ Newspaper _____ Other _____
 Date and place ad appeared _____
 Attach copy of ad, if available.
- Have you complained to the institution? Yes No _____
 If yes, to whom? Kathy Collins on 12-12-01

Was complaint made by: Phone Letter In Person

8. Has the company started foreclosure? Yes No N/A

9. Has the company repossessed a vehicle or other personal property?

Yes No N/A

10. Have you hired a lawyer? Yes No N/A

Name _____

11. May we contact the business? Yes No

* Failure to answer "yes" to this question limits the ability of this office to mediate complaints. We will not mediate your complaint if you answer "no".

12. State briefly. The facts of your complaint. Describe the problem, including dates of transactions, claims the institution may have made, and the remedy you would prefer. Only list information that will be helpful to the department and the institution in addressing your complaint

- 1) Kathy Collins stated she did not foresee any reason why wouldn't be able to close by the Thanksgiving holiday.
- 2) Contract was hand-delivered to Kathy Collins office on Monday, November 12, 2001, after receiving documents (mailed by Kathy Collins via regular mail) on Saturday, November 10, 2001.
- 3) Kathy Collins spent a week in Florida during the month of November.
- 4) Received a call from Kathy Collins on November 20, 2001, stating emergencies came up and she had just been able to review my file today. - One day before we think we're closing.

~~REMEDY REQUESTED:~~

- 5) Kathy Collins was notified by both myself and the Seller's Realtor of _____ that if we do not close prior to November 27, 2001, I may be penalized \$100.00 per day.
- 6) Kathy reassured us that should not be a problem. Still have not closed to date 12/14/01.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW.

In filing this complaint, I understand that the banking department will not act as my private attorney. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or person the complaint is directed against, or to other government or law enforcement agencies. I further understand that details of my complaint, including any identifying information, are protected by law from disclosure without my consent.

SIGNATURE _____

DATE 12-14-01

RETURN THIS FORM AND DOCUMENTS TO:
NH BANKING DEPARTMENT
24E OLD SUNCOOK RD
CONCORD NH 03301-5157

[REDACTED]

December 3, 2001

[REDACTED]

[REDACTED]

Dear [REDACTED]

Your application for credit, submitted by FINANCIAL RESOURCES & ASSISTANCE was recently processed. Your business is appreciated and we hope that your lending needs will be met.

Your loan request has been submitted at an initial interest rate of 9.7500%. The enclosed Federal Truth-In-Lending Disclosure Statement will reflect the Annual Percentage Rate (APR), which is a measure of the cost of credit expressed as a yearly rate. It includes interest as well as other charges.

Enclosed, you will find loan disclosure documents which are required to be provided by law (see below). We ask that you read them carefully.

- * Appraisal Notice
- * Truth in Lending Disclosure
- * Good Faith Estimate
- * Servicing Transfer Disclosure Statement
- * ARM Program Disclosure
- * Consumer Handbook on Adjustable Rate Mortgages
- * Privacy Notice
- * Special Information Booklet

If you have additional questions which are not answered by these documents, please contact KATHY at 603-279-1133.

Sincerely yours,
[REDACTED]

PDWLCM1 12/00

DEC-14-2001 08:58 [REDACTED]

274

P 03

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)
For use with Adjustable Rate Mortgage Loans

Lender:

[Redacted]

Date: December 3, 2001

Application #:

PREDISCLOSURE

Borrowers:

[Redacted]

Property Location:

[Redacted]

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	ALL AMOUNTS SHOWN ARE ESTIMATES
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	
10.134 e %	\$ 123,880.97e	\$ 55,439.43 e	\$ 180,320.40 e	

Disclosures are estimates based on an anticipated funding date of 12/31/01

Your payment schedule will be:

e means an estimate

No. of Payments	Amount of Payments	When Payments are Due
360	\$ 500.89 e	Monthly, beginning February 1, 2002
	\$ e	

Variable Rate Feature: Your loan contains a Variable Rate Feature. Disclosures about the Variable Rate Feature have been provided to you earlier.

Yes No

Insurance: The following is required to obtain credit:

Property Insurance Flood Insurance

You may obtain the insurance from anyone you want that is acceptable to the creditor.

Security: You are giving a security interest in:

The property being purchased. Real property you already own, including fixtures, leases, and rents derived from the property.

Late Charge: If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, You will pay a late charge to the Note Holder. The amount of the charge will be 5.0 % of my overdue payment of principal and interest. You will pay this charge promptly but only once each late payment.

Prepayment: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

Assumption: Someone buying your home
 cannot assume the remainder of the mortgage on the original terms.
 may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/We hereby acknowledge receipt of this disclosure.

_____/ _____ / _____ / _____ /
 _____ / _____ / _____ / _____ /
 _____ / _____ / _____ / _____ /
 _____ / _____ / _____ / _____ /

Lender: [REDACTED]

Address: [REDACTED]

Applicant(s): [REDACTED]

Date: [REDACTED]

Property Address: [REDACTED]

Application Number: [REDACTED]

GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES PREDISCLOSURE

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed. Interest, late charges and prepayment penalties, if any, shall be governed by Federal and California law. If your loan is prepaid within the next 5 years, it may be subject to a maximum penalty of six months' advance interest based on the amount of principal prepaid in any twelve month period in excess of 20% of the original loan amount. If your loan is prepaid, the loan fees or other similar charges will not be subject to any refund.

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Ref. HUD-1 Statement	Amount paid on your account:			
1000's	Hazard Insurance Premium Reserves	mo @ \$	\$	
1000's	Flood Insurance Premium Reserves	mo @ \$	\$	
1000's	Tax & Assessment Reserves	mo @ \$	\$	
	Amount paid to others on your behalf:		PAID	DUE
800's	Appraisal Fees to Appraiser			
800's	Credit Reporting Fees to Credit Reporting Agency			
800's				
900's	Hazard Insurance Premiums to Insurance Agency			
900's	Flood Insurance Premiums to Insurance Agency			
1100's				
	Notary Fee to:			
1100's	Title Insurance Premiums to: Title Company			300.00
1200's	Filing Fees to Public Officials/ Recording Fees			50.00
	Loan Proceeds to: Title Company		\$	56,089.43
	AMOUNT FINANCED		\$	56,439.43
	Prepaid Finance Charge		\$	1,860.57
	Itemization of Prepaid Finance Charge:	LENDER	BROKER	
800's	Lender Origination Fee	489.00		
800's	Broker Fee () %		583.00	
800's	Loan Discount () %			LOAN AMOUNT \$ 58,300.00
900's	Prepaid Interest (1 Days) @ \$ 15.57 per day	15.57		These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender.
300's	Underwriting Fee	400.00		
1100's	Escr./Closing Agt Fee	300.00		
800's	Administration Fee	0.00		
	Doc Prep Fee	0.00		
	Tax Service Fee [REDACTED]	60.00		
800's	Wire Fee	0.00		
800's	Flood Cert Fee [REDACTED]	13.00		
800's	Processing Fee			
800's				
800's				
800's				
	Prepaid Finance Charge	1,277.57	583.00	
	Total Prepaid Finance Charge	1,860.57		

All Disclosures are estimates
 Broker Yield Spread Premium: 0-3%

THIS SECTION TO BE COMPLETED BY LENDER ONLY IF PARTICULAR PROVIDER OF SERVICE IS REQUIRED. Use of the particular provider is required and the estimate is based on charges of the provider.

ITEM	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP
Tax Service Contract and Flood Zone Certification	[REDACTED]	[REDACTED]	Lender has repeatedly used or required borrowers to use the services of this provider.

Neither you nor the creditor previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the "Consumer Handbook on Adjustable Rate Mortgages", and a copy of this disclosure.

Applicant	[REDACTED]	Date		Applicant	[REDACTED]	Date	
Applicant	[REDACTED]	Date		Applicant	[REDACTED]	Date	

DISCLOSURE STATEMENT

Lender: [REDACTED]

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day, excluding public holidays(State or Federal), Saturday and Sunday.

Damage and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimated by Lender

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.
- We are able to service your loan and we will will not haven't decided whether to service your loan.

OR

We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

0 to 25% 26 to 50% 51 to 75% 76 to 100%

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold or transferred the servicing of federally related mortgage loans.

Date

[REDACTED]

Lender

Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Applicant

[REDACTED]

Date

Applicant

Date

Applicant

Date

Applicant

Date

LIBOR 6-MONTH ARM WITH 2-YEAR RATE LOCK DISCLOSURE (1.5/7) ADJUSTABLE RATE MORTGAGE LOAN PROGRAM DISCLOSURE

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering from [REDACTED]. Information on other ARM programs is available upon request.

How Your Interest Rate and Payment Are Determined

After the first 2 years, your interest rate will be based on an index plus a margin.

After the first 2 years, your payment will be based on the interest rate, loan balance, and loan term.

After the first 2 years, the interest rate will be the average of interbank offered rates for six-month United States dollar deposits in the London market based on quotations of major banks based on the London Interbank Offered Rate (LIBOR) plus our margin. Ask for our current interest rate and margin. Information about the index can be found in the *Wall Street Journal*.

The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of current interest rate discounts or premiums.

How Your Interest Rate Can Change

At the end of two years your interest rate can change, and may change every six months thereafter.

Your interest rate cannot increase or decrease more than 1.5 percentage points at each adjustment, except the first, 2-year adjustment when your interest rate cannot increase more than 3.0 percentage points.

Your interest rate cannot increase or decrease more than 7.0 percentage points over the term of the loan. Your interest rate cannot decrease below the initial rate.

How Your Monthly Payment Can Change

At the end of two years your monthly payment can change, and may change every six months thereafter.

You will be notified in writing at least 25 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.

For example on a \$10,000 30-year loan with an initial interest rate of 9.50% in effect in January, 2001, the maximum amount the interest rate can rise under this program is 7.0 percentage points, to 16.50%, and the monthly payment can rise from a first-year payment of \$84.09 to a maximum of \$138.51 in the 4th year. To see what your payment is, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000=6; 6x\$84.09=\$504.54 per month.)

I/We hereby acknowledge receipt of a copy of this disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

[REDACTED] _____
Date

_____ Date

_____ Date

_____ Date

APPRAISAL NOTICE

This notice is given in conjunction with your request for a loan secured by real property on which an appraisal will be obtained.

NOTICE

YOU HAVE A RIGHT TO A COPY OF THE APPRAISAL REPORT USED IN CONNECTION WITH YOUR APPLICATION FOR CREDIT. IF YOU WISH TO RECEIVE A COPY, PLEASE WRITE TO US AT THE FOLLOWING ADDRESS :

[REDACTED ADDRESS]

PLEASE GIVE US THE FOLLOWING INFORMATION: YOUR NAME, ADDRESS, AND ANY PROPERTY INFORMATION WHICH WILL HELP US PROVIDE THE APPRAISAL.

PLEASE COMPLETE RECEIPT OF THIS NOTICE BY SIGNING BELOW.

I/We have received the above referenced notice under the Equal Credit Opportunity Act: Regulation B.

Borrower's Signature Date
[REDACTED]

Print or Type Borrower's Name

Co-Borrower's Signature Date

Print or Type Co-Borrower's Name

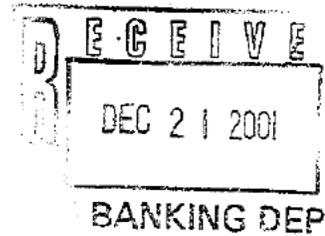
Co-Borrower's Signature Date

Print or Type Borrower's Name

Co-Borrower's Signature Date

Print or Type Co-Borrower's Name

Loan Number: [REDACTED]
Property Address: [REDACTED]



CONSUMER COMPLAINT FORM

Please type or print. Answer as many questions as possible. Use additional sheets if necessary. Attach copies of any pertinent documents.

COMPLAINT REPORTED BY:

Name _____
Street _____
City _____ State _____ Zip _____
Home Phone _____ Business Phone _____

COMPLAINT REPORTED AGAINST:

Name of financial institution Financial Resources
Street _____ City Meredith State NH Zip _____
Person you dealt with Kathy Collins Phone (603) 279-1133

INFORMATION:

1. This complaint concerns:

Deposit _____ Loan _____ Term Application _____
Rate Points _____ Tax Escrow _____ Other Closing

2. Was an application or contract signed? Yes No _____
If yes, Date 11-12-01

3. Type of Deposit _____ or Loan _____
(i.e.: checking, CD, savings, etc.) (i.e.: automotive, first mortgage, etc.)

4. Terms stated in the good-faith settlement (mortgage loans only)
Rate 10.134% Amount \$56,439.43 Term 360 months

5. Terms of counteroffer
Rate _____ Amount _____ Term _____

6. Was the loan or service advertised? Yes _____ No
If yes, by Radio _____ TV _____ Newspaper _____ Other _____
Date and place ad appeared _____
Attach copy of ad, if available.

Have you complained to the institution? Yes No _____
If yes, to whom? Kathy Collins on 12-12-01

Was complaint made by: Phone Letter _____ in Person _____

8. Has the company started foreclosure? Yes _____ No N/A _____

9. Has the company repossessed a vehicle or other personal property?
Yes _____ No N/A _____

10. Have you hired a lawyer? Yes _____ No N/A _____

Name _____

11. May we contact the business? Yes No _____
* Failure to answer "yes" to this question limits the ability of this office to mediate complaints.
We will not mediate your complaint if you answer "no".

12. State briefly. The facts of your complaint. Describe the problem, including dates of transactions, claims the institution may have made, and the remedy you would prefer. Only list information that will be helpful to the department and the institution in addressing your complaint.

- 1) Kathy Collins stated she did not foresee any reason why wouldn't be able to close by the Thanksgiving holiday.
- 2) Contract was hand-delivered to Kathy Collins office on Monday, November 12, 2001, after receiving documents (mailed by Kathy Collins via regular mail) on Saturday, November 10, 2001.
- 3) Kathy Collins spent a week in Florida during the month of November.
- 4) Received a call from Kathy Collins on November 20, 2001, stating emergencies came up and she had just been able to review my file today. One day before we think we're closing.

REMEDY REQUESTED:

- 5) Kathy Collins was notified by both myself and the Seller's Realtor [redacted] of [redacted] that if we do not close prior to November 27, 2001, I may be penalized \$100.00 per day.
- 6) Kathy reassured us that should not be a problem. Still have not closed to date 12/14/01.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW.

In filing this complaint, I understand that the banking department will not act as my private attorney. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or person the complaint is directed against, or to other government or law enforcement agencies. I further understand that details of my complaint, including any identifying information, are protected by law from disclosure without my consent.

SIGNATURE [redacted] DATE 12-14-01

RETURN THIS FORM AND DOCUMENTS TO:
NH BANKING DEPARTMENT
646 OLD SUNCOOK RD
CONCORD NH 03301-3151

[REDACTED]

RECEIVED
JAN 25 2002
[REDACTED]

January 23, 2002

Kimothy C. Griffin
Consumer Credit Administrator
State of New Hampshire
Banking Department
64B Old Suncook Road
Concord, NH 03301

RE: Complaint: Financial Resources and Assistance of the Lakes Region

Dear Mr. Griffin:

I represent [REDACTED] This will confirm her request that copies of her complaint correspondence and any other documentation obtained or developed by your office in connection with this complaint be provided to this office.

Should anything further be required relating to this request, please let me know.

Thank you for your assistance.

Very truly yours,

[REDACTED]

[REDACTED]
cc: [REDACTED]

FOR Kim G. DATE 8/9/02 TIME 10:45 AM P.M.

M [REDACTED]

OF [REDACTED] PHONED

PHONE FAX MOBILE [REDACTED] RETURNED YOUR CALL

MESSAGE regarding closing done PLEASE CALL

incorrectly, need copy of WILL CALL AGAIN

complaint letter, response from CAME TO SEE YOU

Financial resources, letter you sent for attorney WANTS TO SEE YOU

SIGNED [REDACTED] SECOND NATURE™ RECYCLED FORM 74620

DEPARTMENT

AL SHEET

NHBD

8/9/02

COMPANY: [REDACTED]

PHONE NUMBER: [REDACTED]

RE: [REDACTED]

TOTAL NO. OF PAGES INCLUDING COVER: 10

TIME SENT: 12:05 AM PM

- URGENT PLEASE COMMENT PLEASE REPLY PLEASE ACKNOWLEDGE RECEIPT

NOTES/COMMENTS:

Per Request of [REDACTED] here are the documents she requested to be faxed to you.

The information contained in this facsimile message is intended solely for the individual(s) named above. If you are not the intended recipient, or are not designated to deliver to the intended recipient, you are hereby notified that this information is privileged and confidential. Any dissemination, distribution or copying of this information is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone at (603) 271-3561.

64B OLD SUNCOOK ROAD - CONCORD - NH 03301
PHONE: (603) 271-3561 FAX: (603) 271-0750

STATE OF NH BANKING DEPARTMENT

FACSIMILE TRANSMITTAL SHEET

TO: [REDACTED] FROM: *NHBD.*
FAX NUMBER: [REDACTED] DATE: *8/9/02*
COMPANY: [REDACTED] TOTAL NO. OF PAGES INCLUDING COVER: *10*
PHONE NUMBER: *603-625-8014* TIME SENT: *12:05 AM* PM

RE:

- URGENT PLEASE COMMENT PLEASE REPLY PLEASE ACKNOWLEDGE RECEIPT

NOTES/COMMENTS:
Per Request of [REDACTED] send me the documents she requested to be faxed to you.

The information contained in this facsimile message is intended solely for the individual(s) named above. If you are not the intended recipient, or are not designated to deliver to the intended recipient, you are hereby notified that this information is privileged and confidential. Any dissemination, distribution or copying of this information is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone at (603) 271-3561.