



600 West Cummings Park  
Woburn, MA 01801

12/15/2003

Scott Ferah  
Financial Resources & Assistance  
15 North Viewern Drive  
Merideth, NH 03253

RE: [REDACTED]

Loan #: [REDACTED]

Property Address: [REDACTED]

Dear Mr. Ferah,

On or about May 13, 2003, Scott Ferah of Financial Resources & Assistance presented to First Franklin Financial two loan applications for [REDACTED] (power) pursuant to the Broker Agreement between First Franklin Financial and Scott Ferah.

On June 30, 2003, First Franklin Financial funded two loans from Financial Resources & Assistance, loan number [REDACTED] in the amount of \$229,600 and loan number [REDACTED] in the amount of \$57,400 based upon information presented in the loan application and other documentation submitted in the loan file.

First Franklin has recently discovered that misrepresentations were made relative to income. The form 4506 was received from the IRS indicating income less than stated on the 2001 and 2002 W2's and other documentation provided in the loan file. As a consequence, First Franklin Financial is asking you to refinance or pay off this loan from our portfolio. This would need to be completed within thirty days from the date of this letter.

If you have any questions, please contact me, David McEntee, Branch Manager (781) 939-3135.

Sincerely,

David McEntee  
Branch Manager

CC: Alice K. Carmack, AVP- Asset Quality  
Rod Carey, Regional VP  
Legal Department  
[REDACTED] Borrower

Exhibit to:

Appendix A Page A4  
"Key Complaint" # 8