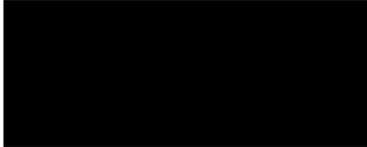


# FINANCIAL RESOURCES, INC.

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

(603) 279-1133 • FAX (603) 279-5912

April 23, 2001



Dear 

Thank you for choosing Financial Resources, Inc. for your mortgage needs. Your loan is now in process. However, we are in need of the following items to complete your file.

Enclosed you will find the following items to sign and return:

- 1) Residential Loan Application (pls complete where highlighted)
- 2) Good Faith Estimate
- 3) Truth-in-Lending Disclosure package
- 4) Form 4506

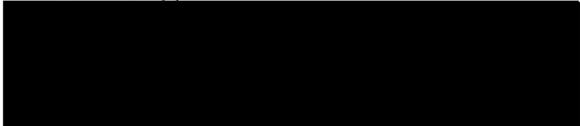
In addition we will need the following:

- 1) Copies of your tax returns, including W2's, for 1999 and 2000
- 2) Copy of your most recent paystub
- 3) Copy of the past two months bank statements for all accounts
- 4) Copy of tax bill
- 5) Copy of homeowner's insurance binder
- 6) Proof \$6000 judgement to Tarbell Assc has been satisfied/released

As we discussed, I have locked your interest rate at 7.25% with no points on a 30 year fixed mortgage. There is no pre-payment penalty and if your home appraises at \$130,000 as expected, there will be no MI.

Please call me at 800-950-6913 if you have any questions.

Sincerely,



Donna M. Goodwin  
Mortgage Underwriter

Enclosures