



State of New Hampshire

Banking Department

64B Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561

FAX: Banking (603) 271-1090

FAX: Consumer Credit (603) 271-0750

PETER C. HILDRETH
BANK COMMISSIONER

January 15, 2003

Mr. Scott Farah
President
Financial Resources & Assistance of the Lakes Region Inc.
PO Box 1158
Meredith, NH 03253

Re: Financial Resources & Assistance of the Lakes Region Inc. ("the applicant")
2003 Renewal Applications for First Mortgage Banker, First Mortgage Broker
and Second Mortgage Home Lender Licenses

Dear Mr. Farah,

Reference is made to the above referenced applications, and to the letter submitted on behalf of the applicant to this department dated December 30, 2002. The renewal applications remain incomplete at this time.

1. In connection with the applications for First Mortgage Broker and First Mortgage Banker licenses, please respond to the following:

(a) The Bond Report Sheets submitted with the applications indicate that new surety bonds were issued, but we did not receive new bonds. The reports themselves are not the legally binding Riders or Certificates of Continuances issued by Great American Insurance Companies required by the department.

Still need

(i) The report sheet indicates that bond number FS 3-43-93-52-03 was issued in the amount of \$100,000 for the first mortgage banker license in the name of Financial Resources and Assistance. First, that is not the complete legal name of the applicant. Second, the number does not match the \$25,000 bond the department has on file, and in any case, we have not received a rider increasing the coverage from \$25,000 to the required \$100,000. Please submit an original surety bond for first mortgage banker business in the amount of \$100,000 in the correct name of the applicant and attach a current power of attorney for the representative of Great American Insurance Companies who signs the bond.

1/17 need PDA

(ii) The department has on file, bond number FS 3-43-93-59 in the amount of \$20,000 for the first mortgage broker license. Last year's certificate of continuance was issued with the correct bond number but the applicant's name

Exhibit to:

was listed as Financial Resources & Assistance Inc. (not the full name of the applicant). For renewal period 2003, we received the bond report sheet for that bond, but not the certificate of continuance issued by Great American Insurance Companies for that bond. Please submit the certificate of continuance in the correct name and attach a current power of attorney form for the representative of Great American Insurance Companies who signs the continuance.

✓(b) Your letter indicates that the company is currently undergoing an IRS audit and therefore cannot provide the 2000 and 2001 tax returns. The audit in no way should prevent the applicant from providing copies of the tax returns as filed for those years. You may submit the amended returns, if any, when they are prepared. But for now, in order to complete the renewal applications, you must submit copies of the 2000 and 2001 income tax returns as they were filed.

2/20
9/11 need
(c) Submit a copy of the applicant's December 31, 2001 audited financial statement.

2. In connection with the second mortgage home loan lender license, please respond to the following:

2/20
9/11 need
(a) We received a bond report for the \$5,000 surety bond rather than the legally binding certificate of continuance from Great American Insurance Companies. The report references a different bond number than the one we have on file and refers to the small loan license, not the second mortgage license. Please submit an original surety bond for second mortgage home lender business in the amount of \$5,000 in the correct name of the applicant and attach a current power of attorney for the representative of Great American Insurance Companies who signs the bond.

✓3. Please advise us of the status or resolution to the Bureau of Securities Regulation's cease and desist order.

✓4. Submit a list of any current litigation against the company, if any, and provide a narrative description of each case and a current status.

2/20
9/11 need
5. The December 30, 2002 letter we received indicated that you were the only officer, director and shareholder of the company. The December 31, 2000 audited financial statement indicates that 93 share of preferred stock were outstanding and that the company issued \$53,000 of preferred stock during 2000. As of December 31, 2002, submit a list of all shareholders (common and preferred) of the company. Include the number of shares (and type) owned and the amount contributed to the company for such shares.

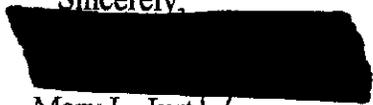
Exhibit to:

January 15, 2003

Page 3 of 3

Please note that the 60-day time frame for completing the applications will expire on February 22, 2003 and if the applications remain incomplete at that time, they will be withdrawn.

Sincerely,



Mary L. Jurta

Director, Consumer Credit Division
New Hampshire Banking Department

Exhibit to:

Appendix A Page A-11
Paragraph 1



State of New Hampshire

Banking Department

64B Old Suncook Road
Concord, New Hampshire 03301

Telephone: (603) 271-3561

FAX: Banking (603) 271-1090

FAX: Consumer Credit (603) 271-0750

PETER C. HILDRETH
BANK COMMISSIONER

January 15, 2003

Mr. Douglas R. Bowen
VP Bond Division
Great American Insurance Companies
580 Walnut Street
Cincinnati, OH 45202

Re: Surety Bonds numbered FS 343-93-72, FS 343-93-59 and FS 343-93-58 issued for Financial Resources & Assistance of the Lakes Region, Inc.

Dear Mr. Bowen,

We are trying to verify the existence and current status of the above referenced surety bonds issued for one of our licensees, Financial Resources & Assistance of the Lakes Region, Inc., 15 Northview Drive, PO Box 1158, Meredith, NH 03253.

Please have someone get back to this department in writing to verify that the above referenced bonds were issued and are in effect, or if they expired, provide the bond numbers for the replacement bonds issued by Great American Insurance Companies.

Thank you for your assistance and cooperation in this matter.

Sincerely,

A black rectangular redaction box covering the signature of Mary L. Jurta.

Mary L. Jurta
Director, Consumer Credit Division
New Hampshire Banking Department

Exhibit to:

Appendix A Page 1A-11
Paragraph 1



PETER C. HILDRETH
BANK COMMISSIONER

State of New Hampshire

Banking Department

64B Old Suncook Rd

Concord, NH 03301

Telephone: (603) 271-3561

FAX: (603) 271-0750

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

December 24, 2002

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

On 11/25/2002 the State of New Hampshire Banking Department received your renewal application for a First Mortgage Banker and Broker license for license year 2003.

Your application cannot be processed for the reasons listed 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.

ITEMS MISSING FROM APPLICATION PACKET

List of Owners, Officers and Directors missing.

Original \$20,000 Broker Surety Bond or original continuation certificate is missing/incorrect form.

Original Banker Bond or original continuation certificate is missing.

Most recent federal income tax returns missing. Must be signed and dated by an officer. Indicate officer's title.

Other:

Application incomplete. Missing pages 3 & 4.

FOR ADDITIONAL INFORMATION CONTACT KIM GRIFFIN

Exhibit to:

Appendix A Page A-11
Paragraph 1



State of New Hampshire

Banking Department

64B Old Suncook Road
Concord, New Hampshire 03301
Telephone: (603) 271-356
FAX: (603) 271-106
(603) 271-076

RECEIVED
APR 16 2002
BANKING DEPT.

R. C. HILDRETH
COMMISSIONER

Mr. Scott D. Farah, President

*Financial Resources & Assistance of the Lakes
P.O. Box 1158
Meredith, NH 03253*

Date April 2, 2002

, applicant for a Small Loan license

License Year 02/03 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
- Original Banker Bond or original continuation certificate in the amount of \$ _____
- 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
- 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 December 31, 2001
- Provide the most recent (SEC 10-K and 10-G report of) FEDERAL BUSINESS TAX RETURN
- 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 ORIGINAL BOND SMALL LOAN BOND MISSING - MUST EXPIRE/RENEW 3/31/03
BOND MUST BE SIGNED & SEALED BY BOND COMPANY AGENT. LETTER OF AUTHORIZATION TO
STATE MUST BE ATTACHED!

Exhibit to:



RECEIVED
APR 10 2002
NH BANKING DEPT.

State of New Hampshire

Banking Department

64B Old Suncook Rd
Concord, New Hampshire 033
Telephone: (603) 271-35
FAX: (603) 271-10
(603) 271-07

PETER C. HILDRETH
BANK COMMISSIONER

Mr. Scott D. FMAH, President
FINANCIAL RESOURCES & ASSISTANCE OF THE LAKES REGION, INC.
P.O. Box 1158
Meredith, NH 03253

Date April 2, 2002

TO: _____, applicant for a Small Loan license

License Year 02/03 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
- Original Banker Bond or original continuation certificate in the amount of \$ _____
- 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
- 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 DECEMBER 31, 2001
- Provide the most recent ~~SEC 10-K and 10-G report of~~ FEDERAL BUSINESS TAX RETURN
- 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 ORIGINAL \$20K SMALL LOAN BOND MISSING - MUST EXPIRE/RENEW 3/31/03

Exhibit to: _____

Appendix A Page A-11
Paragraph 1

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

RECEIVED
FEB 19 2003

02/18/2003

Ms. Mary Jurta
New Hampshire Banking Department
64B Old Suncook Road
Concord NH 03301

Dear Ms. Jurta

I believe that I have addressed all of the items in your letter however, if there is anything else that you need please let me know and I will do my best to obtain it for you.

Item number one: bonds I have enclosed the original corrected bonds.

Item number two: tax returns I have enclosed the two years tax returns.

Item number three: audited financial statements as we discussed the financial statements are not finalized however, I have enclosed a draft copy of the December 31, 2002 financial statements.

Item number four: bureau of securities cease and desist order: we have been working closely with the bureau of securities and I and my attorneys have had numerous meetings and discussions with them. While we are working with them they have given us continuances. The newest continance is until April 30, 2003.

Item number five: litigation against the company there is no litigation against the company at this time.

Item number six: I have attached a list of the preferred stockholders as of today. These stockholders have no voting rights or active participation in the corporation. I own 100% of the common stock.

Exhibit to:

Appendix A Page A-11
Paragraph 1

Sincerely,

Scott Farah President

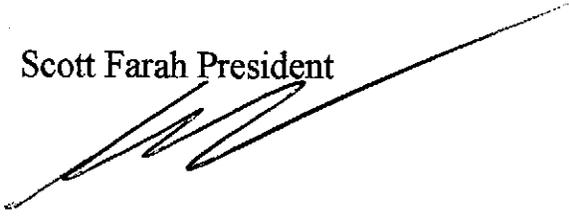
A handwritten signature in black ink, appearing to be 'S. Farah', written over a diagonal line that extends from the top right towards the bottom left.

Exhibit to:

Appendix A Page A-11
Paragraph 1



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

February 20, 2003

Mr. Scott Farah
President
Financial Resources & Assistance of the Lakes Region Inc.
PO Box 1158
Meredith, NH 03253

Re: Financial Resources & Assistance of the Lakes Region Inc. ("the applicant")
2003 Renewal Applications for First Mortgage Banker, First Mortgage Broker
and Second Mortgage Home Lender Licenses

Dear Mr. Farah,

Reference is made to the above referenced applications, and to your letter dated February 18, 2002 in that matter. Please address the following in connection with the applications:

1. Your letter indicated that you sent original corrected surety bonds. We did not receive such bonds, only certificates for continuous bonds. The requirements are to submit a \$100,000 bond for first mortgage banker business, a \$20,000 bond for first mortgage broker business, and a \$5,000 surety bond for second mortgage home lender business. The only bond and current rider we have is for the \$20,000 bond for first mortgage broker business.

OK 3/3/03
We still do not have an original surety bond in the amount of \$100,000 for the first mortgage banker business. A letter we received from Great American Insurance Company indicates that the bond numbered FS 343-93-72 (a bond for \$25,000 that we have on file) was cancelled effective December 31, 2002. We do not have any record of the bond you sent the notice of continuance for, Bond No. FS 343-93-52. Please submit an original bond in the amount of \$100,000 to cover first mortgage business and attach a power of attorney for the agent signing the bond.

OK 3/3/03
• We have received notification that Bond No. FS 343-93-59 for \$20,000 for first mortgage broker business is in effect until December 31, 2003. However, the power of attorney for Dennis H. Plant was not attached to the certificate of continuance for Bond No. 343-93-59. Please submit the power of attorney.

Exhibit to:

OK 3/3/03
The problem outlined on page 2 of my January 15, 2003 letter remains regarding the \$5,000 second mortgage home lender surety bond. Please submit an original bond and attach a power of attorney as above.

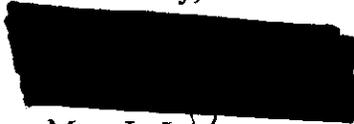
OK 3/3/03
Still need 3/3/03
2. You submitted draft financial statements, but not the complete set as requested, only a balance sheet. Please submit the complete draft of the financial statements, including all note disclosures, for the applicant for December 31, 2002.

Still need 3/3/03
3/3/03
3/3/03
3. In response to our request, you prepared a list of preferred shareholders. However, the number of share on the list does not agree with the draft financial statements. Please reconcile the amount. Also, you omitted the amount paid for such shares that we requested. Please submit a revised list including the number of shares and the amount contributed to the company by each shareholder for their shares.

Still need 3/3/03
3/3/03
3/3/03
4. The draft financial statements indicate that there are 930 share of \$1,000 preferred stock "pending". Please explain what this means. Do those shares still have to be paid for? Does this amount represent loans to the company that are to be converted to preferred stock? Submit copies of all documents related to these transactions (subscriptions, contracts, agreements, loan documents, etc.).

The applications remain incomplete at this time.

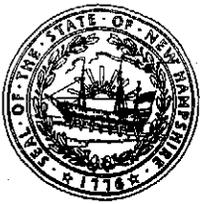
Sincerely,



Mary L. Jurta
Director
Consumer Credit Division

Exhibit to:

Appendix A Page A-11
Paragraph 1



State of New Hampshire

Banking Department

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Concord, New Hampshire 03301

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FAX: Banking (603) 271-1090

FAX: Consumer Credit (603) 271-0750

PETER C. HILDRETH
BANK COMMISSIONER

ROBERT A. FLEURY
DEPUTY BANK COMMISSIONER

COMPLETED

March 26, 2003

Mr. Scott Farah
President
Financial Resources & Assistance of the Lakes Region Inc.
PO Box 1158
Meredith, NH 03253

Re: Financial Resources & Assistance of the Lakes Region Inc. ("the applicant")
2003 Renewal Applications for First Mortgage Banker, First Mortgage Broker and Second
Mortgage Home Lender Licenses

Dear Mr. Farah,

We are conditionally issuing the renewal license for 2003 so as not to hold up your business. However, you have still failed to provide certain information required by my letter dated February 20, 2003. Namely:

- In response to our request, you prepared a list of preferred shareholders. However, the number of shares on the list does not agree with the draft financial statements and your response that "The number of shareholder should agree" is not satisfactory. You simply had to compare the list you provided (1,770 shares) to the number on the financial statement (1,372 shares) to see that the numbers do not match). Please reconcile the amount. Also, you omitted the amount paid for such shares that we requested. Please submit a revised list including the number of shares and the amount contributed to the company by each shareholder for their shares.
- Do the 930 share of \$1,000 preferred stock represent loans to the company that are to be or have been converted to preferred stock? Submit copies of all documents related to these transactions (subscriptions, contracts, agreements, loan documents, etc., anything the investors saw or signed in connection with their original loans or the conversion process).

This information must be provided to the banking department on or before April 15, 2003.

Sincerely,

Mary L. Jurta
Director

Consumer Credit Division

4/17/03 S. Farah Concord. Will fax new F/S + explanation 4/19/03. - wjf

Exhibit to:



State of New Hampshire

Banking Department

53 Regional Drive, Suite 200
Concord, New Hampshire 03301

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

PETER C. HILDRETH
BANK COMMISSIONER

ROBERT A. FLEURY
DEPUTY BANK COMMISSIONER

May 29, 2009

MR SCOTT FARAH, PRESIDENT
FINANCIAL RESOURCES MORTGAGE, INC.
PO BOX 1158
MEREDITH NH 03253

Re: Mortgage Broker/Banker Bond

Dear Mr. Farah,

Enclosed is your company's bond 41176514 issued by Platte River Insurance Company. The bond needs to be counter-signed by a NH licensed Representative of the Insurer.

Please have the bond signed and return back to the Banking Department to my attention as soon as possible. If the insurance company has any questions regarding the counter-signature requirement they should contact the State of New Hampshire Insurance Department.

If you have any questions please do not hesitate to contact me at nburke@banking.state.nh.us or 603-271-3561.

Sincerely,

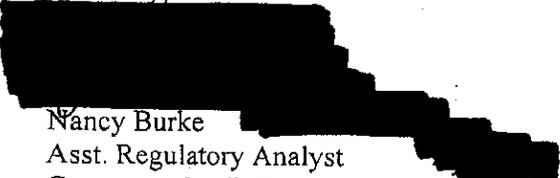
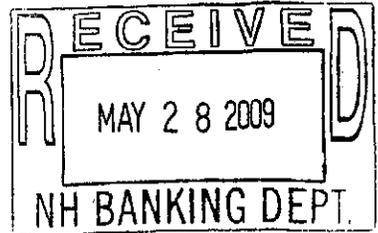

Nancy Burke
Asst. Regulatory Analyst
Consumer Credit Division
Enclosure

Exhibit to:

Appendix A Page A-11
Paragraph 1



MORTGAGE BROKER/BANKER BOND

Rev. 07/06

Bond Number 41176514

Effective Date May 12, 2009

STATE OF NEW HAMPSHIRE
BANKING DEPARTMENT

KNOW ALL MEN BY THESE PRESENTS, that we Financial Resources Mortgage, Inc.
(Name of Applicant or Licensee)
of New Hampshire AS PRINCIPAL, AND Platte River Insurance Company
(State of Incorporation/Formation) (Name of Insurance Company)

a corporation or other legally formed entity organized and existing under the laws of the State of Nebraska and authorized to do business in the State of New Hampshire, AS SURETY, and hereby held and firmly bound unto the Bank Commissioner of the State of New Hampshire for the use and benefit of the State of New Hampshire and the citizens and residents thereof, conditions of this obligation, in the sum of twenty thousand dollars (\$20,000), lawful money of the United States, for the payment of which sum, well and truly made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, by these presents.

SEALED WITH our seals and dated this 22nd day of May, 2009.

THE CONDITIONS OF THE ABOVE OBLIGATION ARE SUCH THAT:

WHEREAS, the above mentioned Principal has applied for a license as a mortgage broker or a mortgage banker under the provisions of New Hampshire Revised Statutes Annotated 397-A from and after the date hereof for the license period and continuous during the licensing period, including renewal periods, or until cancelled, and required to faithfully comply with any and all provisions of NII RSA 397-A, as now or hereafter amended, and any and all rules, regulations and orders issued or hereafter to be issued by the Bank Commissioner of the State of New Hampshire; and

WHEREAS, this bond provides for suit thereon by any person who has a cause of action under RSA 397-A and, if the Bank Commissioner by rule or order requires, by any person who has a cause of action not arising under the chapter. This bond provides that no suit may be maintained to enforce any liability on the bond unless brought within 6 years after the transaction or other act upon which it is based.

NOW, THEREFORE, this bond shall remain in full force and remain in effect during the period of license of the Principal or until cancelled. Should the Surety wish to effect cancellation, 20 days notice must be given to the Bank Commissioner. Such notice shall be in writing and the 20 day period shall commence from the date the notice is received by the Bank Commissioner. The suspension or revocation of the license of the Principal shall not cancel, suspend nor otherwise impair any obligation of the Surety under this bond.

IN WITNESS WHEREOF, said Principal, acting by and through its duly authorized officers, has hereunto set its hand and seal and the said Surety has caused these presents to be signed by its duly authorized officers and its corporate seal to be hereto affixed this 22nd day of May, 2009.

Financial Resources Mortgage, Inc. (Seal)
(Name of Applicant or Licensee)
BY [Signature]
(Sign: Name and Official Position),
SCOTT D. FARAH, PRESIDENT

Platte River Insurance Company (Seal)
(Name of Surety)
BY [Signature]
(Sign: Name and Official Position)
Matthew Wilkoff, Attorney-in-Fact
BY N/A
(Counter-Signature by NH licensed Representative of the Insurer)



NOTE: Any applicable resolutions authorizing the execution of this bond shall be attached. If this bond has been subscribed to an "attorney-in-fact", there must be attached a "Power of Attorney".

Exhibit to:



State of New Hampshire

Banking Department

53 Regional Drive, Suite 200
Concord, New Hampshire 03301

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

PETER C. HILDRETH
BANK COMMISSIONER

ROBERT A. FLEURY
DEPUTY BANK COMMISSIONER

March 20, 2009

Mr Scott D. Farah
Financial Resources Mortgage, Inc.
15 Northview Dr
Meredith NH 03253

Re: Surety Bond Cancellation

Dear Mr. Farah,

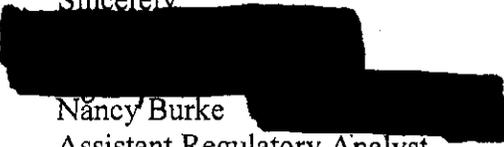
The New Hampshire Banking Department has received "Notice(s) of Cancellation or Termination" of your \$20,000 Mortgage Banker/Broker Surety Bond #04BSBFF8925 issued by The Hartford Fire Insurance Company in the favor of the State of New Hampshire (copies enclosed).

The licensing laws require a continuous surety bond to be in place. All mortgage bankers and brokers must maintain a \$20,000 surety bond at all times, and as a result of this cancellation, **Financial Resources Mortgage, Inc.** will not be able to continue to conduct business as a mortgage banker in New Hampshire when this bond expires on May 12, 2009 unless this bond is reinstated or replaced prior to the expiration date. The bond must be written on the bond form found on our website, www.nh.gov/banking.

You must immediately contact the undersigned and either provide updated bond information, otherwise explain your lapse in bond coverage or surrender your license. Failure to contact the Department immediately may result in suspension, fines, revocation, or a combination there of.

I can be reached at nburke@banking.state.nh.us or 603-271-3561.

Sincerely,

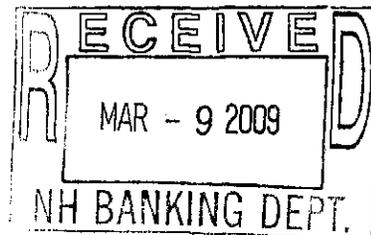

Nancy Burke
Assistant Regulatory Analyst
Consumer Credit Division
CERTIFIED MAIL

Enclosures

Exhibit to:

Appendix A Page A-11
Paragraph 1

Hartford Fire Insurance Company
Bond Center
Bond Department
400 International Parkway, Ste. 425
Heathrow, FL 32746



NOTICE OF CANCELLATION OF BOND

March 3, 2009

STATE OF NEW HAMPSHIRE BANKING DEPARTMENT
64B OLD SUNCOOK ROAD
CONCORD, NH 03301

RE: Financial Resources Mortgage, Inc.

Bond Number: 04BSBFF8925

WHEREAS, on or about 10/28/08 the Hartford Fire Insurance Company, as Surety, executed its Mortgage Brokers/Bankers and Lenders - First/Second Mortgage in the penalty of Twenty Thousand Dollars (\$20,000) on behalf of Financial Resources Mortgage, Inc., Of Meredith, NH 03253 as Principal and in favor of STATE OF NEW HAMPSHIRE BANKING DEPARTMENT as Obligee.

WHEREAS, said bond, by its terms, provides that the said Surety shall have the right to terminate its suretyship thereunder by serving notice of its election so to do upon the said Obligee, and

WHEREAS, the Surety desires to take advantage of the terms of said bond and does hereby elect to terminate its liability in accordance with the provisions thereof.

NOW, therefore, be it known that the Hartford Fire Insurance Company shall,

- At the expiration of _____ days after receipt of this notice
- Effective 5/12/09

Consider itself released from all liability by reason of any default committed thereafter by the said Principal.

SIGNED and DATED this 3rd day of March, 2009.

By Jessica Ciccone, Attorney-in-Fact

CC: INSURANCE OPTIONS INC
1000 ELM STREET
MANCHESTER, NH 03101-1730

CC: Financial Resources Mortgage, Inc.
15 Northview Dr.
Meredith, NH 03253

Exhibit to:

GEN5502

Appendix A Page A-11
Paragraph 1