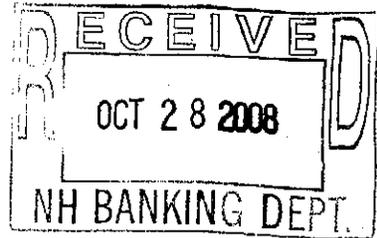


FINANCIAL RESOURCES MORTGAGE, INC.  
P.O. Box 1158  
Meredith, New Hampshire 03253



October 27, 2008

HAND DELIVERED

Kimothy C. Griffin  
Consumer Credit Administrator  
New Hampshire Banking Department  
53 Regional Drive, Suite 200  
Concord, New Hampshire 03301

Re: Acknowledgement of Exam; List of Files; On-site Examination Request

Dear Mr. Griffin:

Financial Resources Mortgage, Inc., ("FRM") formerly Financial Resources National, Inc., is in receipt of the New Hampshire Banking Department's Notice of Examination dated October 16, 2008, which it received on October 20, 2008. The on-site contact will be Scott Farah, President, (w) 603-279-1133, (f) 603-279-8491; [sfarah@frnational.com](mailto:sfarah@frnational.com). As before, FRM will also be assisted during the examination by Susan LeDuc, Regulatory Specialist at Gallagher, Callahan & Gartrell, P.C., 214 North Main Street, Concord, NH 03301; (w) 603-545-3617; (f) 603-226-3334; (c) 603-496-6945; [leduc@gcglaw.com](mailto:leduc@gcglaw.com).

Using the Department's format, a list of all New Hampshire 1-4 family loan files originated, funded, closed, denied or withdrawn, cancelled or serviced during the period May 11, 2007 to October 1, 2008 is enclosed. FRM is the creditor and servicer on only one (1) loan during this period. FRM is not aware of any loans brokered during this period which have gone into foreclosure.

As requested, additional documents will be forwarded to the department within 21 days of receipt of the Notice, or by November 10, 2008.

I understand that the examination cannot be waived or postponed. As President and Chief Compliance Officer, I would very much like to participate in the on-site portion of the examination. Please note, however, that I am scheduled to be out of the country from November 16 - 29, 2008. I respectfully request that the Department conduct its on-site examination at a time other than during the period November 16 - 29, 2008. Thank you for your consideration.

Very truly yours,

A handwritten signature in black ink, appearing to read "Scott D. Farah".

Scott D. Farah  
President

Enclosure  
cc: Susan LeDuc

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Exhibit to:

Appendix A Page A-13  
Paragraph 6