

**Consumer Information Safeguards.**

(A) As a service provider to Financial Resources Mortgage, Inc., a financial institution that is subject to the Gramm-Leach-Bliley Act and Federal Trade Commission regulations (16 C.F.R. §§ 313 - 314), that may receive, maintain, process, or otherwise access non-public consumer information (as defined in the above regulations) through provision of services directly to FINANCIAL RESOURCES MORTGAGE, INC., CL and M, Inc. of 15 Nothview Dr, Meredith, NH, 03253, agrees to implement and maintain appropriate safeguards to: (1) insure the security and confidentiality of non-public consumer information; (2) protect against any anticipated threats or hazards to the security or integrity of such information; and (3) protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any consumer. Service provider will be monitored and held accountable.

(B CL and M, Inc., hereafter, associate under contract, agrees that should it, for any reason, not be able to provide or maintain appropriate safeguards to fulfill its obligations under Paragraph 1(A), it will immediately inform Financial Resources Mortgage, Inc. of such inability and such inability on associate under contract's part will serve as justification for Financial Resources Mortgage, Inc.'s termination of this contract at anytime after the inability becomes known to Financial Resources Mortgage, Inc. the associate under contract agrees to hold Financial Resources Mortgage, Inc. harmless for any and all damages it may incur from Financial Resources Mortgage, Inc.'s termination of this contract pursuant to this provision.

(C) Associate under contract agrees that it will fully indemnify, reimburse, and otherwise make whole Financial Resources Mortgage, Inc. should Financial Resources Mortgage, Inc. be held liable to any party or entity (private or public) for any compromise or misappropriation of non-public consumer information because of a failure of Associate under contract to provide or maintain appropriate safeguards as defined in Paragraph 1(A) of this contract. Such indemnification shall include, but is not limited to, all actual and punitive damages or fines paid by Financial Resources Mortgage, Inc., any lost revenue due to a court or administrative injunction, and all attorneys' fees and costs. Further, Associate under contract agrees to reimburse Financial Resources Mortgage, Inc. for all costs Financial Resources Mortgage, Inc. incurs in enforcing this provision.

This Policy shall be evaluated at least once annually and changes shall be made as is necessary to insure complete protection of all non-public consumer information.

By signing, you the service provider understands and agrees to the terms and conditions herein.

Dated: 2/25/09

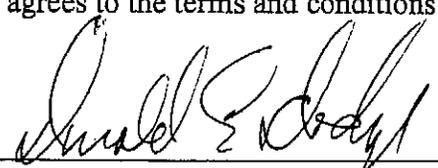
By: 

Exhibit to: