

Exhibit A

# ORGANIZATIONAL CHART

Feb. 09

\* Denotes non-active

Scott Farah-President-CEO

## MEREDITH OFFICES

Nancy O'Connor-Residential Head Underwriter (SF)

Christina LeDuc-Processing Asst. (NO)

Miro Stoirov-RLO (SF) David Semonian-RLO (SF)

Alexis Roshia-Com. Processor (SF)

Dan Casale-CLO (SF)

Dave Corring-CLO (SF)

Aaron Varela-C & RLO (SF)

Jessica Semonian-Assist. (ADD)

Tom McNeil-Director of Construction Lending Dept.(SF)

Dana MacKenzie-Rec.(TM)

David Dexter-Commercial Lending Dept. (SF)

Richard Rollock (SF)

Michelle Melius-C & RLO (DD) Allison Vosgershian-Assst. (DD)

Licensing

Rhonda Vappi-Office Manager-HR Manager-Compliance Officer, QC (SF)

Angela D'Onofrio(RV)

Jessie Whalen-Assistant(RV)

Jared King Modular Homes Department Manager RLO(SF)

Kira Michaels-Assist. (JK) Term

Katie Adjutant-RLO(JK)

## TULSA, OK OFFICE

Jason Davis-Branch Manager-RLO(SF)

John Pollock-CB (JD)

Kurt Morris-CB (JD)

Ellen Roland-Rec. Processing Asst. (JD)

## BROKEN ARROW, OK

Jeff Long-Director of Commercial Lending (SF)

Cindy Buckmaster-Processing Assistant (JL)

Locust Grove

Rich Stoner-LOPA (JL)

Judith Newby-LOAZ (JL)\*

Brian Kelley-LOTX (JL)

Robert Bates-LOFL (JL)\*

William fisher-LOMD (JL)

Continued Next Page

**GEORGIA OFFICE**

**Yves Hardy-Branch Manager-R & CLO (SF)**  
E. Brian Watkins - RLO (YH-GA)

**List of Originators For NH**

<b>Scott Farah</b>	15 Northview Drive, Meredith, NH 03253
<b>Nancy O'Connor</b>	15 Northview Drive, Meredith, NH 03253
<b>Miro Stoilov</b>	15 Northview Drive, Meredith, NH 03253
<b>Katie Adjutant</b>	15 Northview Drive, Meredith, NH 03253
<b>Jared King</b>	15 Northview Drive, Meredith, NH 03253
<b>David Semonian</b>	15 Northview Drive, Meredith, NH 03253
<b>Aaron Varela</b>	15 Northview Drive, Meredith, NH 03253
<b>Jason Davis</b>	6440 South Lewis, Ste 2100, Tulsa, OK 74136

Exhibit to:

Appendix A Page A-8  
Paragraph 2

# Examination: Comments

**FINANCIAL RESOURCES MORTGAGE INC**

**15 NORTHVIEW DR**

**23-Feb-09**

**Lorry D. Cloutier**

**MEREDITH**

**NH**

**Mortgage Banker**

Monday, February 23, 2009

Due to the distance, bad weather, and discussing the exam, we did not arrive until 10:00.

10:00 - I introduced myself and Nicole to the receptionist. She called Rhonda. Rhonda said that they have an attorney deal with the aduts, so she'll be right with us. I explained that this was unannounced and she knowed us to a conference room.

10:15 - Rhonda came and said she had most of the questionnaire done since she knew that we would be coming, just not when. She said that this was a really bad week as Scott was out sick and just got back today, so there is a lot to catch up on. Also, Susan LeDuc is on vacation. She asked about the changes in the questionnaire. We said we thought there were some wording changes and some additional ones on the end. I said that I had some other questions and asked for a revised loan list through the present. She said she'd work on that and then quickly left the room before i could ask anything else.

10:17 - I asked the receptionist for a data cable. She said she would ask Rhonda.

10:32 - The receptionist came back and said that Rhonda is working on the data cable, but is also trying to work on the other things for us. I said that I had another thing to add since we would like to get a tour of the place. She said she would see who could do that for us, maybe her or Jessie. She wasn't sure on the protocol.

10:33 - The receptionist talked to her supervisor and Rhonda has to give the tour as well if we wouldn't mind waiting. I said that they were paying for us to be here, so I was hoping to help move that along. She said she understood.

10:34 - Diane stepped in the conference room. She said that she was looking for Jessie. Jessie wasn't here, so she left.

10:37 Scott came in to give us a tour. There are not many rooms for the refinances for NH loans. They have about 18 to 20 states that they are in. They have a shredding company take the information away now, Northeast Record Retention. They are scheduled to come about every 2 weeks, he believes. They have a bin and a backup bin in case the other ones gets too full. There are two offices that deal with NH residential loans. Christina does the processing and Nancy does the underwriting. Files are to be locked up at night. Those are downstairs. Scott took us downstairs and unlocked the door to the filing room.

Once in the room, he mentioned that they have three databases now. One for dead, one for closed, and one for shredded files. I asked how often they are shredded. He said that he keeps residentials for about 7 years. Near Christmas, they go in to shred old ones. He thinks they got rid of 2000 this past Christmas.

He believes that the financials should be ready in two to three weeks. Bill Conroy does the audited financials. Once a quarter, he comes in to do the reconciliations and update the Quicken, and then once a year, he takes everything with him in order to do the audited financials. I asked how he was doing for the year and how to find that out. He said that he did pretty good in 2008. He said he can print out the bank statement to show what was in the account.

11:02 - Scott came and brought the first page of the bank statement. Rhonda then came in with a data cord and the inactive file list.

11:22 Rhonda brought in the open files list. She said that she is almost done with the questionnaire, she was just putting everything in order.

11:30 - Susan LeDuc came in and introduced herself. I said what we had already and what they were working on for us. She asked if there was anything she could do right now. I said that we'd probably have more questions after we get the questionnaire.

12:00 - Asked the receptionist where Susan was. She is in the conference room talking to Scott. When they

Monday, 16 March 2009

Exhibit to:

Appendix A Page A-8  
Paragraph 2

Notes Joseph Rouleau  
Log - Investigation 1  
Location - Meredith NH  
On - Financial Resources and Assistance of the Lakes Region, Inc.  
Present - Anna, Myself

Arrival 9:15

Set up

Scott meets us at 9:40

-Scott Hands docs "This is everything you requested" para.

-Scott Asked Anna question about ad for \$400 loan, Anna responded that she was not sure she will ask when she gets back

-Anna requested for an employee chart, he responded he did not know one was needed and that one might be in the paper work he handed us

- Anna asked who she would be able to contact while he is gone on vacation (first day is tomm.) He said Ronda (later he came down with Ronda to introduce us she is extension 341)

- Anna requested that I would be allowed to do interview with Him, he said yes but it must be short

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I conducted interview with Scott

What is your type of Business Licensed - 99% Broker License?

Asked about financial documents, Auditor has most information and Inter and Inter + OS and which would be ready around July First Audit of Connor Associates since 1999 apex.

What is you basis of accounting – Cash Basis

Asked if they had an employee manual – he said yes it is in the doc he handed (check later it was in their)

Type of Business Entity – C Corp

Asked about stock - only a handful of 6 or 7 preferred are outstanding, will be reproached within 120 days

Asked # of employees – he said around 26, 21 was not to sure

Asked about number of accounts with contactor for the company- not sure question 26, 27 on review had answer

How often is financial doc done – Every Quarter

Who is the accountant for the company – Bill Connors (unable to ask questions because he is in Manchester Today)

Is their phone number to reach the Accountant – (Unable to produce, will hand in later phone number was (603)623-9868 Bill Connor of Connor and Associates.

Exhibit to:

Appendix A Page A-8  
Paragraph 2

Asked if he had any questions

He asked if we could give him a month or more notice when we showed up – Told him its part of the process to what is going on, we sometime need to make surprise visits to make sure nothing illegal is going on.

He stated that we seem to be asking a lot more questions than normal – Responded we are just check out a few things, told him the State of New Hampshire has raised its bar for exams because there has been an increase in fraud over the pass few years

Then he told a short story on how he been examination for years and years then another story on how someone had conducted fraud on their W-2, I didn't really say anything in response to the stories.

Around 10:30 came back downstairs

Asked for some more financial info. Said the accountant had all the info. he and one of his employees pulled a number of charts

Asked for employee chart – said it was in the document, we pulled it out asked for chart for whole organization with details (he later created one from scratch)

Asked number of small loans – he replied he has done zero from last year

I asked him, if it would be ok if I did an inspection and asked some of the employees questions, he became nervous, inquired why I would need to and whom, told him it was only be basic questions as what they do, how long they worked here etc.

He said well whom would I interview, responded mostly everyone we just needed to have an idea of the company structure, (one reason why he produced the chart)

Told him I might not even get to it today I might do it tomm. – He responded he would prefer if it were today.

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Called the accountant left a message to talk to him

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Later that day we again asked him again for more data on the financial documents he was not able to produce

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On the way back to HQ in Concord

The accountant called

Asked about the financial documents

He said that Scott had the Financial Documents that they were in a box in his office

He also told me that he has some sort of sub-contracted accountant to do most of accountant work

I also asked about the escrow account and the operations account he said that he would need till next Tuesday to prepare those, we told him we need those documents right away Tuesday was not acceptable, we need them tomm.

Exhibit to:

Asked about H&R block why they prepared the taxes for him he said that they do business with him

5/25/06

Location - Meredith NH

On - Financial Resources and Assistance of the Lakes Region, Inc.

Present - Anna, Myself

Spoke with one of the personal at 2:45 asked about financial documents for 2005, she did not know where they were, asked to see Rhonda

Spoke with Rhonda, asked for the financial documents for 2005, she said that she did not know where they were, she said she spoke with Scott at 5 yesterday. She stated that Scott told her "The documents were not here they are with the accountant"

I replied, "We spoke with Scott yesterday and the accountant, they both said that the financial documents were in his office. We also got an email from him yesterday around 3:50 that stated he had the financial documents"

She said "I will call Scott and get in-touch with him to find out where they are" We went back the file room in the basement; they patch Anna thru to Scott.

Anna spoke with Scott several times they were constantly getting disconnected  
Anna asked Scott where the documents where he did not let let us see them

We spoke with our superiors they issued a subpoena

Scott called again while this was happening and Anna inform. Him again that we needed the financial information and we were issuing a subpoena.

We went upstairs to get the subpoena from the fax machine, at the same time Rhonda walked down the hall with two good sized boxes of financial documents

We handed the subpoena to Rhonda she signed it while protesting that she was new here That she was giving the documents to us, that having Scott appears tomm. Morning was out of the question, she was rather frustrated.

Anna explained to her that he did not need to appear so long as we had the documents.

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5/26/2006

sent fax to Rhonda at 2:00 pm

left copy of this fax in folder

Exhibit to:

Appendix A Page A-8  
Paragraph 2