



Servicemembers Civil Relief Act, and the Bankruptcy Code and Federal Rules of Bankruptcy Procedure;

WHEREAS, the parties have agreed to resolve their claims without the need for litigation;

WHEREAS, Defendant, by its attorneys, has consented to entry of this Consent Judgment without trial or adjudication of any issue of fact or law and to waive any appeal if the Consent Judgment is entered as submitted by the parties;

WHEREAS, Defendant, by entering into this Consent Judgment, does not admit the allegations of the Complaint other than those facts deemed necessary to the jurisdiction of this Court;

WHEREAS, the intention of the United States and the States in effecting this settlement is to remediate harms allegedly resulting from the alleged unlawful conduct of the Defendant;

AND WHEREAS, Defendant has agreed to waive service of the complaint and summons and hereby acknowledges the same;

NOW THEREFORE, without trial or adjudication of issue of fact or law, without this Consent Judgment constituting evidence against Defendant, and upon consent of Defendant, the Court finds that there is good and sufficient cause to enter this Consent Judgment, and that it is therefore ORDERED, ADJUDGED, AND DECREED:

#### **I. JURISDICTION**

1. This Court has jurisdiction over the subject matter of this action pursuant to 28 U.S.C. §§ 1331, 1345, 1355(a), and 1367, and under 31 U.S.C. § 3732(a) and (b), and over Defendant. The Complaint states a claim upon which relief may be granted against Defendant. Venue is appropriate in this District pursuant to 28 U.S.C. § 1391(b)(2) and 31 U.S.C. § 3732(a).

## II. SERVICING STANDARDS

2. Defendant shall comply with the Servicing Standards, attached hereto as Exhibit A, in accordance with their terms and Section A of Exhibit E, attached hereto.

## III. FINANCIAL TERMS

3. *Payment Settlement Amounts.* Defendant shall pay into an interest bearing escrow account to be established for this purpose the sum of \$109,628,425, which sum shall be added to funds being paid by other institutions resolving claims in this litigation (which sum shall be known as the “Direct Payment Settlement Amount”) and which sum shall be distributed in the manner and for the purposes specified in Exhibit B. Defendant’s payment shall be made by electronic funds transfer no later than seven days after the Effective Date of this Consent Judgment, pursuant to written instructions to be provided by the United States Department of Justice. After Defendant has made the required payment, Defendant shall no longer have any property right, title, interest or other legal claim in any funds held in escrow. The interest bearing escrow account established by this Paragraph 3 is intended to be a Qualified Settlement Fund within the meaning of Treasury Regulation Section 1.468B-1 of the U.S. Internal Revenue Code of 1986, as amended. The Monitoring Committee established in Paragraph 8 shall, in its sole discretion, appoint an escrow agent (“Escrow Agent”) who shall hold and distribute funds as provided herein. All costs and expenses of the Escrow Agent, including taxes, if any, shall be paid from the funds under its control, including any interest earned on the funds.

4. *Payments to Foreclosed Borrowers.* In accordance with written instructions from the State members of the Monitoring Committee, for the purposes set forth in Exhibit C, the Escrow Agent shall transfer from the escrow account to the Administrator appointed under

Exhibit C \$1,489,813,925.00 (the “Borrower Payment Amount”) to enable the Administrator to provide cash payments to borrowers whose homes were finally sold or taken in foreclosure between and including January 1, 2008 and December 31, 2011; who submit claims for harm allegedly arising from the Covered Conduct (as that term is defined in Exhibit G hereto); and who otherwise meet criteria set forth by the State members of the Monitoring Committee. The Borrower Payment Amount and any other funds provided to the Administrator for these purposes shall be administered in accordance with the terms set forth in Exhibit C.

5. *Consumer Relief.* Defendant shall provide \$185,000,000 of relief to consumers who meet the eligibility criteria in the forms and amounts described in Paragraphs 1-8 of Exhibit D, and \$15,000,000 of refinancing relief to consumers who meet the eligibility criteria in the forms and amounts described in Paragraph 9 of Exhibit D, to remediate harms allegedly caused by the alleged unlawful conduct of Defendant. Defendant shall receive credit towards such obligation as described in Exhibit D.

#### **IV. ENFORCEMENT**

6. The Servicing Standards and Consumer Relief Requirements, attached as Exhibits A and D, are incorporated herein as the judgment of this Court and shall be enforced in accordance with the authorities provided in the Enforcement Terms, attached hereto as Exhibit E.

7. The Parties agree that Joseph A. Smith, Jr. shall be the Monitor and shall have the authorities and perform the duties described in the Enforcement Terms, attached hereto as Exhibit E.

8. Within fifteen (15) days of the Effective Date of this Consent Judgment, the participating state and federal agencies shall designate an Administration and Monitoring Committee (the “Monitoring Committee”) as described in the Enforcement Terms. The

Monitoring Committee shall serve as the representative of the participating state and federal agencies in the administration of all aspects of this and all similar Consent Judgments and the monitoring of compliance with it by the Defendant.

#### **V. RELEASES**

9. The United States and Defendant have agreed, in consideration for the terms provided herein, for the release of certain claims, and remedies, as provided in the Federal Release, attached hereto as Exhibit F. The United States and Defendant have also agreed that certain claims, and remedies are not released, as provided in Paragraph 11 of Exhibit F. The releases contained in Exhibit F shall become effective upon payment of the Direct Payment Settlement Amount by Defendant.

10. The State Parties and Defendant have agreed, in consideration for the terms provided herein, for the release of certain claims, and remedies, as provided in the State Release, attached hereto as Exhibit G. The State Parties and Defendant have also agreed that certain claims, and remedies are not released, as provided in Part IV of Exhibit G. The releases contained in Exhibit G shall become effective upon payment of the Direct Payment Settlement Amount by Defendant.

#### **VI. SERVICEMEMBERS CIVIL RELIEF ACT**

11. The United States and Defendant have agreed to resolve certain claims arising under the Servicemembers Civil Relief Act ("SCRA") in accordance with the terms provided in Exhibit H. Any obligations undertaken pursuant to the terms provided in Exhibit H, including any obligation to provide monetary compensation to servicemembers, are in addition to the obligations undertaken pursuant to the other terms of this Consent Judgment. Only a payment to

an individual for a wrongful foreclosure pursuant to the terms of Exhibit H shall be reduced by the amount of any payment from the Borrower Payment Amount.

## VII. OTHER TERMS

12. The United States and any State Party may withdraw from the Consent Judgment and declare it null and void with respect to that party if the Defendant does not make the Consumer Relief Payments (as that term is defined in Exhibit F (Federal Release)) required under this Consent Judgment and fails to cure such non-payment within thirty days of written notice by the party.

13. This Court retains jurisdiction for the duration of this Consent Judgment to enforce its terms. The parties may jointly seek to modify the terms of this Consent Judgment, subject to the approval of this Court. This Consent Judgment may be modified only by order of this Court.

14. The Effective Date of this Consent Judgment shall be the date on which the Consent Judgment has been entered by the Court and has become final and non-appealable. An order entering the Consent Judgment shall be deemed final and non-appealable for this purpose if there is no party with a right to appeal the order on the day it is entered.

15. This Consent Judgment shall remain in full force and effect for three and one-half years from the date it is entered (“the Term”), at which time the Defendants’ obligations under the Consent Judgment shall expire, except that, pursuant to Exhibit E, Defendants shall submit a final Quarterly Report for the last quarter or portion thereof falling within the Term and cooperate with the Monitor's review of said report, which shall be concluded no later than six months after the end of the Term. Defendant shall have no further obligations under this Consent Judgment six months after the expiration of the Term, but the Court shall retain

jurisdiction for purposes of enforcing or remedying any outstanding violations that are identified in the final Monitor Report and that have occurred but not been cured during the Term.

16. Except as otherwise agreed in Exhibit B, each party to this litigation will bear its own costs and attorneys' fees associated with this litigation.

17. Nothing in this Consent Judgment shall relieve Defendant of its obligation to comply with applicable state and federal law.

18. The parties further agree to the additional terms contained in Exhibit I hereto.

19. The sum and substance of the parties' agreement and of this Consent Judgment are reflected herein and in the Exhibits attached hereto. In the event of a conflict between the terms of the Exhibits and paragraphs 1-18 of this summary document, the terms of the Exhibits shall govern.

SO ORDERED this 4 day of April, 2012



UNITED STATES DISTRICT JUDGE

For the United States:



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(as to Exhibit F only):

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For the Department of Housing and Urban  
Development:

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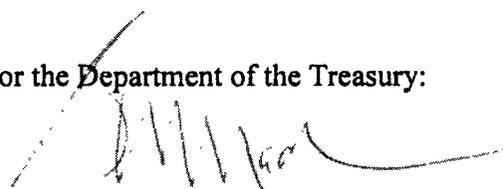
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(as to Exhibit F only):

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For the Department of the Treasury:



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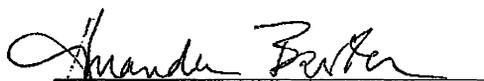
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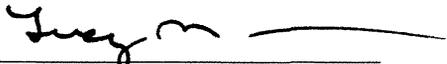
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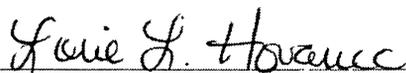
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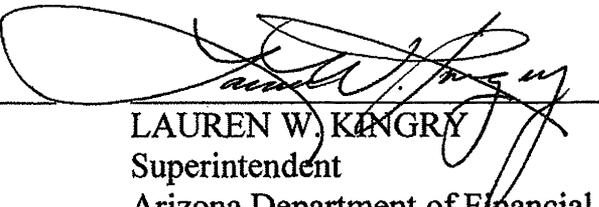
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For the Arizona Department of  
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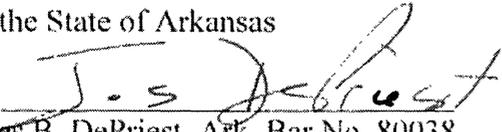
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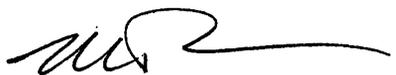
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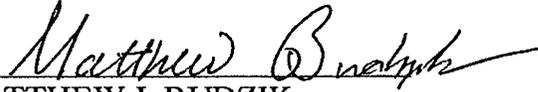
**For the State of Colorado, *ex. rel.* John W. Suthers,  
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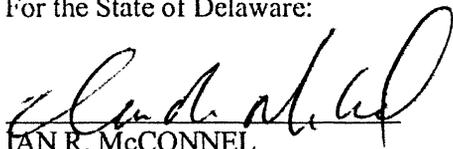
For the Connecticut  
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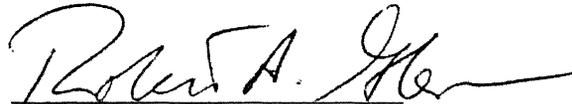
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For the Office of the State Bank Commissioner:

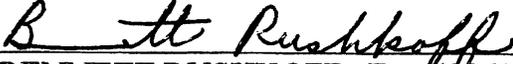


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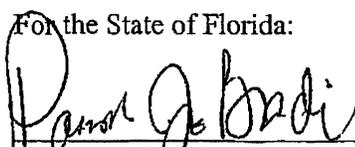
For the District of Columbia and the District of Columbia Department of  
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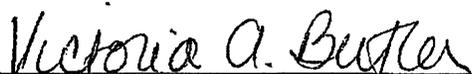
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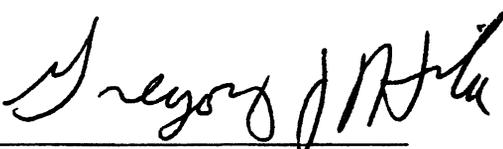
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For the State of Florida:

For the Florida Office of  
Financial Regulation:

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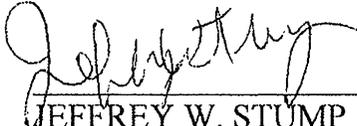
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For the State of Hawaii and the  
State of Hawaii Commissioner of Financial Institutions:

A handwritten signature in black ink, appearing to read "D. Louie", with a stylized flourish at the end.

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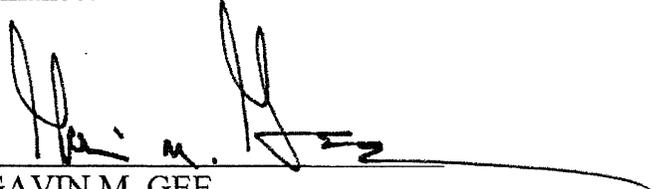
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Fax: 208-854-8071

For the Idaho Department of  
Finance:



GAVIN M. GEE  
Director of Finance  
Idaho Department of Finance  
800 Park Blvd., Suite 200  
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For the State of Illinois:



DEBORAH HAGAN  
Chief, Consumer Protection  
Division  
Illinois Attorney General's Office  
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Fax: 217-782-1097

For the Illinois Department of  
Financial and Professional  
Regulation:



BRENT E. ADAMS  
Secretary  
Illinois Department of Financial and  
Professional Regulation  
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Fax: 312-814-2238

Financial Institutions:



ABIGAIL LAWLIS KUZMA  
Director and Chief Counsel  
Consumer Protection Division  
Indiana Office of Attorney  
General  
302 West Washington St.  
IGCS 5<sup>th</sup> Fl.  
Indianapolis, Indiana 46204  
Tel.: 317-234-6843  
Fax: 317-233-4393

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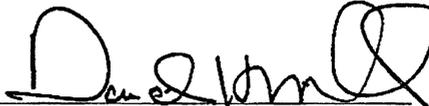
DAVID H. MILLS  
Director  
Indiana Department of Financial  
Institutions  
30 South Meridian Street  
Suite 300  
Indianapolis, Indiana 46204  
Tel.: 317-233-9460  
Fax: 317-232-7655

For the State of Indiana:

---

ABIGAIL LAWLIS KUZMA  
Director and Chief Counsel  
Consumer Protection Division  
Indiana Office of Attorney  
General  
302 West Washington St.  
IGCS 5<sup>th</sup> Fl.  
Indianapolis, Indiana 46204  
Tel.: 317-234-6843  
Fax: 317-233-4393

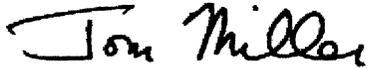
For the Indiana Department of  
Financial Institutions:



---

DAVID H. MILLS  
Director  
Indiana Department of Financial  
Institutions  
30 South Meridian Street  
Suite 300  
Indianapolis, Indiana 46204  
Tel.: 317-233-9460  
Fax: 317-232-7655

For the State of Iowa:



---

THOMAS J. MILLER  
Attorney General  
1305 E. Walnut St.  
Des Moines, IA 50319  
Tel: 515-281-5164  
Fax: 515- 281-4209

For the Iowa Division of Banking:

---

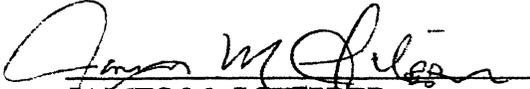
JAMES M. SCHIPPER  
Superintendent of Banking  
Iowa Division of Banking  
200 E. Grand Ave., Ste. 300  
Des Moines, IA 50309-1827  
Tel: 515- 242-0350  
Fax: 515-281-4862

For the State of Iowa:

---

THOMAS J. MILLER  
Attorney General  
1305 E. Walnut St.  
Des Moines, IA 50319  
Tel: 515-281-5164  
Fax: 515- 281-4209

For the Iowa Division of Banking:



---

JAMES M. SCHIPPER  
Superintendent of Banking  
Iowa Division of Banking  
200 E. Grand Ave., Suite 300  
Des Moines, IA 50309  
Tel: 515- 281-4014  
Fax: 515-281-4862

For the State of Kansas:

---

MEGHAN E. STOPPEL  
Assistant Attorney General  
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120 SW 10<sup>th</sup> Avenue, 2<sup>nd</sup> Floor  
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Tel.: 785-296-3751  
Fax: 785-291-3699

For the Kansas Office of the State  
Bank Commissioner:



---

EDWIN G. SPLICHAL  
Commissioner  
Kansas Office of the State Bank  
Commissioner  
700 SW Jackson, Suite 300  
Topeka, KS 66603-3796  
Tel.: 785-296-2266  
Fax: 785-296-0168

For the State of Kansas:



---

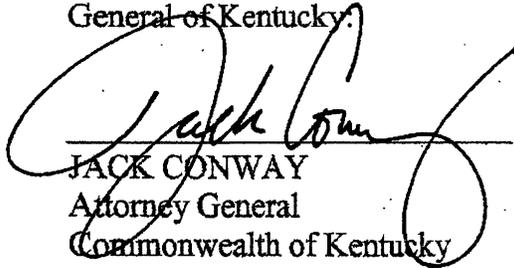
MEGHAN E. STOPPEL  
Assistant Attorney General  
Office of the Kansas Attorney  
General  
120 SW 10<sup>th</sup> Avenue, 2<sup>nd</sup> Floor  
Topeka, KS 66612  
Tel.: 785-296-3751  
Fax: 785-291-3699

For the Kansas Office of the State  
Bank Commissioner:

---

EDWIN G. SPLICHAL  
Commissioner  
Kansas Office of the State Bank  
Commissioner  
700 SW Jackson, Suite 300  
Topeka, KS 66603-3796  
Tel.: 785-296-2266  
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For the Office of the Attorney  
General of Kentucky:



JACK CONWAY  
Attorney General  
Commonwealth of Kentucky  
State Capitol, Suite 118  
700 Capital Avenue  
Frankfort, Kentucky 40601-3449  
Tel.: 502-696-5300  
Fax: 502-564-2894

For the Kentucky Department of  
Financial Institutions:

---

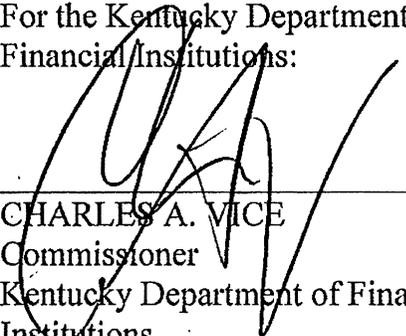
CHARLES A. VICE  
Commissioner  
Kentucky Department of Financial  
Institutions  
1025 Capital Center Drive  
Suite 200  
Frankfort, KY 40601  
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Fax: 502-573-8787

For the Office of the Attorney  
General of Kentucky:

---

JACK CONWAY  
Attorney General  
Commonwealth of Kentucky  
State Capitol, Suite 118  
700 Capital Avenue  
Frankfort, Kentucky 40601-3449  
Tel.: 502-696-5300  
Fax: 502-564-2894

For the Kentucky Department of  
Financial Institutions:

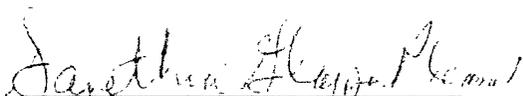


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CHARLES A. VICE  
Commissioner  
Kentucky Department of Financial  
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1025 Capital Center Drive  
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Frankfort, KY 40601  
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For the State of Louisiana:

JAMES D. "BUDDY"  
CALDWELL  
Attorney General



SANETTRIA GLASPER  
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Fax: 225-326-6498

For the Louisiana Office of  
Financial Institutions:



DARIN DOMINGUE  
Deputy Chief Examiner  
Louisiana Office of Financial  
Institutions  
8660 United Plaza Blvd ~ Floor  
Baton Rouge, LA 70809  
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Fax: 225-925-4548

For the State of Maine and the  
Maine Bureaus of Consumer Credit  
Protection and Financial Institutions:

A handwritten signature in black ink, appearing to read 'Bill Schneider', written over a horizontal line.

WILLIAM J. SCHNEIDER

Attorney General

Burton Cross Office Building, 6<sup>th</sup> Floor

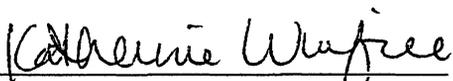
111 Sewall Street

Augusta, Maine 04330

Tel.: 207-626-8800

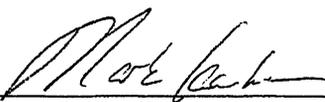
Fax: 207-624-7730

For the State of Maryland:

  
KATHERINE WINFREE

Chief Deputy Attorney General  
Office of the Attorney General  
of Maryland  
200 Saint Paul Place  
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For the Office of the Commissioner  
of Financial Regulation:

  
MARK KAUFMAN

Commissioner of Financial  
Regulation  
Maryland Department of Labor,  
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500 North Calvert Street  
Suite 402  
Baltimore, MD 21202  
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For The Commonwealth Of  
Massachusetts:

MARTHA COAKLEY  
Attorney General



---

AMBER ANDERSON VILLA  
Mass. BBO #647566  
*Assistant Attorney General*  
Public Protection and Advocacy Bureau  
Consumer Protection Division  
One Ashburton Place  
Boston, MA 02108  
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For the Massachusetts Division of  
Banks:

---

DAVID J. COTNEY  
Commissioner  
Massachusetts Division of Banks  
1000 Washington St., 10<sup>th</sup> Floor  
Boston, MA 02118  
Tel: 617-956-1510  
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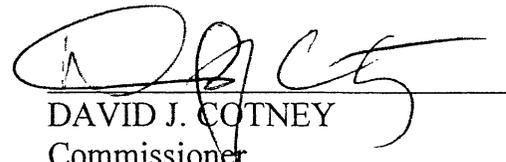
For The Commonwealth Of  
Massachusetts:

MARTHA COAKLEY  
Attorney General

For the Massachusetts Division of  
Banks:

---

AMBER ANDERSON VILLA  
Mass. BBO #647566  
*Assistant Attorneys General*  
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Consumer Protection Division  
One Ashburton Place  
Boston, MA 02108  
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---

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Commissioner  
Massachusetts Division of Banks  
1000 Washington St., 10<sup>th</sup> Floor  
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Fax: 617-956-1599

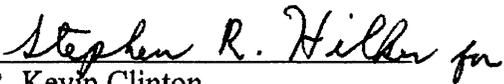
For the State of Michigan:

A handwritten signature in black ink, appearing to read "D.J. Pascoe". The signature is written in a cursive style with a large initial "D" and "P".

---

BILL SCHUETTE  
Attorney General  
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Assistant Attorney General  
525 W. Ottawa Street  
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For the Michigan Office of Financial and Insurance Regulation:

  
R. Kevin Clinton  
Commissioner  
State of Michigan Office of Financial and Insurance Regulation  
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---

For the Minnesota Department of Commerce:

  
Mike Rothman  
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Minnesota Department of Commerce  
85 7<sup>th</sup> Place East, Suite 500  
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---

For the Mississippi Department of Banking & Consumer Finance

  
Theresa L. Brady  
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Mississippi Department of Banking & Consumer Finance  
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---

For the State of Minnesota:

Lori Swanson  
Attorney General, State of  
Minnesota



NATHAN BRENNAMAN  
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445 Minnesota Street, Suite 1200  
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For the Minnesota Department of  
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---

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For the State of Minnesota:

Lori Swanson  
Attorney General, State of  
Minnesota

For the Minnesota Department of  
Commerce:



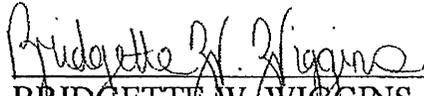
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Minnesota Attorney General's  
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1200  
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For the Mississippi Department of  
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Jackson, MS 39201  
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For the State of Mississippi:

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Office  
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Jackson, MS 39225-2947  
Tel.: 601-359-4279  
Fax: 601-359-4231

For the Mississippi Department of  
Banking & Consumer Finance:

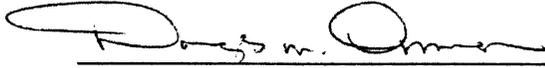


---

THERESA L. BRADY  
Commissioner  
Mississippi Department of Banking  
& Consumer Finance  
901 Woolfolk Building, Suite A  
501 North West Street  
Jackson, MS 39201  
Tel.: 601-359-1031  
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For the State of Missouri:

CHRIS KOSTER  
Attorney General



DOUGLAS M. OMMEN  
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Fax: 573-751-2041

For the Missouri Division of  
Finance:



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Commissioner  
Missouri Division of Finance  
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Jefferson City, MO 65101  
Tel.: 573-751-2545  
Fax: 573-751-9192

For the State of Montana:



---

STEVE BULLOCK  
Attorney General  
JAMES P. MOLLOY  
Assistant Attorney General  
Montana Department of Justice  
215 N. Sanders  
Helena MT 59624  
Tel.: 406-444-2026  
Fax: 406-444-3549

For the Montana Division of  
Banking and Financial Institutions:

---

MELANIE S. GRIGGS  
Commissioner  
Division of Banking and Financial  
Institutions  
301 South Park Ave, Suite 316  
Helena, MT 59620  
Tel.: 406-841-2920  
Fax: 406-841-2930

For the State of Montana:

---

STEVE BULLOCK  
Attorney General  
JAMES P. MOLLOY  
Assistant Attorney General  
Montana Department of Justice  
215 N. Sanders  
Helena MT 59624  
Tel.: 406-444-2026  
Fax: 406-444-3549

For the Montana Division of  
Banking and Financial Institutions:



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Division of Banking and Financial  
Institutions  
301 South Park Ave, Suite 316  
Helena, MT 59620  
Tel.: 406-841-2920  
Fax: 406-841-2930

For the State of Nebraska:

JON BRUNING, Attorney General



ABIGAIL M. STEMPSON  
Assistant Attorney General  
Office of the Attorney General  
2115 State Capitol  
Lincoln, NE 68509-8920  
Tel.: 402-471-2811  
Fax: 402-471-4725

For the Nebraska Department of  
Banking and Finance:

---

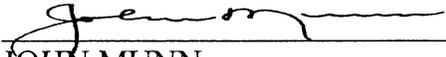
JOHN MUNN  
Director  
Nebraska Department of Banking  
and Finance  
1230 "O" Street, Suite 400  
PO Box 95006  
Lincoln, NE 68509  
Tel.: 402-471-2171  
Fax: 402-471-3062

For the State of Nebraska:

---

ABIGAIL M. STEMPSON  
Assistant Attorney General  
Office of the Attorney General  
2115 State Capitol  
Lincoln, NE 68509-8920  
Tel.: 402-471-2811  
Fax: 402-471-4725

For the Nebraska Department of  
Banking and Finance:

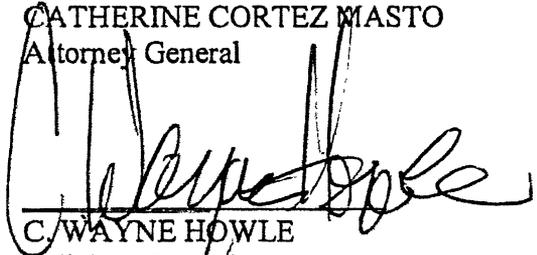


---

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Nebraska Department of Banking  
and Finance  
1230 "O" Street, Suite 400  
PO Box 95006  
Lincoln, NE 68509  
Tel.: 402-471-2171  
Fax: 402-471-3062

For the State of Nevada:

CATHERINE CORTEZ MASTO  
Attorney General



---

C. WAYNE HOWLE  
Solicitor General  
Nevada State Bar #3443  
100 North Carson Street  
Carson City, Nevada 89701  
Tel: 775-684-1232  
Fax: 775-684-1108

For the Nevada Division of  
Mortgage Lending:

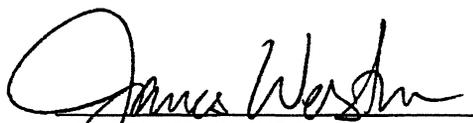
---

JAMES WESTRIN  
Commissioner, Division of  
Mortgage Lending  
Nevada Department of  
Business & Industry  
7220 Bermuda Road, Suite A  
Las Vegas, NV 89119  
Tel.: 702-486-0780  
Fax: 708-486-0785

For the State of Nevada:

CATHERINE CORTEZ MASTO  
Attorney General

For the Nevada Division of  
Mortgage Lending:



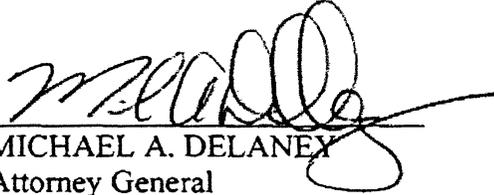
---

C. WAYNE HOWLE  
Solicitor General  
Nevada State Bar #3443  
100 North Carson Street  
Carson City, Nevada 89701  
Tel: 775-684-1232  
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---

JAMES WESTRIN  
Commissioner, Division of  
Mortgage Lending  
Nevada Department of  
Business & Industry  
7220 Bermuda Road, Suite A  
Las Vegas, NV 89119  
Tel.: 702-486-0780  
Fax: 708-486-0785

For the State of NEW HAMPSHIRE:



MICHAEL A. DELANEY  
Attorney General  
N.H. Department of Justice  
33 Capitol Street  
Concord, New Hampshire 03301  
Tel.: 603 271-3658  
Fax: 603 271-2110

For the NEW HAMPSHIRE BANKING  
COMMISSIONER

---

RONALD WILBUR  
Banking Commissioner  
New Hampshire Banking Department  
53 Regional Drive, Suite 200  
Concord, New Hampshire 03101  
Tel.: 603 271-3561  
Fax: 603 271-1090

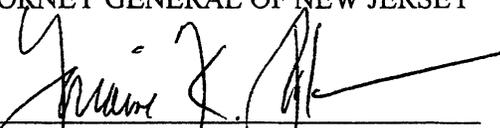
For the New Hampshire Banking  
Commissioner

A handwritten signature in black ink, appearing to read 'RW', is written over a horizontal line.

RONALD A. WILBUR  
Bank Commissioner  
N.H. Banking Department  
53 Regional Drive, Suite 200  
Concord, New Hampshire 03101  
Tel.: 603 271-3561  
Fax: 603 271-1090

For the State of New Jersey:

JEFFREY S. CHIESA  
ATTORNEY GENERAL OF NEW JERSEY

By: 

LORRAINE K. RAK  
Deputy Attorney General  
Chief, Consumer Fraud Prosecution  
Section  
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P.O. Box 45029  
Newark, New Jersey 07101  
Tel.: 973-877-1280  
Fax: 973-648-4887

For the New Jersey Department of Banking &  
Insurance:

By: 

KENNETH E. KOBYLOWSKI  
Acting Commissioner  
New Jersey Department of Banking &  
Insurance  
Office of Consumer Finance, Division of  
Banking  
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Fax: 609-292-3144

**For the State of New Mexico:**



**GARY K. KING, Attorney General**  
**KAREN J. MEYERS, Assistant**  
**Attorney General**  
**Office of New Mexico**  
**Attorney General**  
**PO Drawer 1508**  
**Santa Fe, NM 87504-1508**  
**Tel: 505-222-9100**  
**Fax: 505-222-9033**

**For the New Mexico Financial**  
**Institutions Division:**

---

**CYNTHIA RICHARDS**  
**Director**  
**New Mexico Financial**  
**Institutions Division**  
**2550 Cerrillos Road, 3<sup>rd</sup> Floor**  
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For the State of New Mexico:

---

GARY K. KING, Attorney General  
KAREN J. MEYERS, Assistant  
Attorney General  
Office of New Mexico  
Attorney General  
PO Drawer 1508  
Santa Fe, NM 87504-1508  
Tel: 505-222-9100  
Fax: 505-222-9033

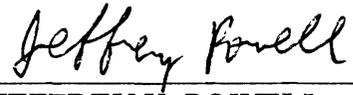
For the New Mexico Financial  
Institutions Division:



---

CYNTHIA RICHARDS  
Director  
New Mexico Financial  
Institutions Division  
2550 Cerrillos Road, 3<sup>rd</sup> Floor  
Santa Fe, NM 87505  
Tel: 505-476-4560  
Fax: 505-476-4670

For the State of New York:



---

JEFFREY K. POWELL  
Deputy Bureau Chief  
Bureau of Consumer Frauds & Protection  
Office of the New York State  
Attorney General  
120 Broadway  
New York, NY 10271  
Tel.: 212-416-8309  
Fax: 212-416-6003

For the Attorney General of  
North Carolina  
and the North Carolina  
Commissioner of Banks:

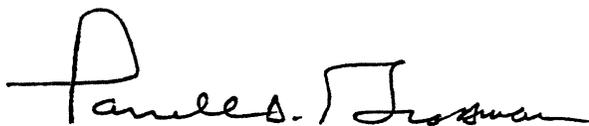
ROY COOPER  
Attorney General

 *WCA with authorization*

PHILIP A. LEHMAN  
Assistant Attorney General  
N.C. Department of Justice  
P. O. Box 629  
Raleigh, NC 27602  
Tel.: 919-716-6000  
Fax: 919-716-6019  
Email: plehman@ncdoj.gov

For the State of North Dakota

WAYNE STENEHJEM  
Attorney General



PARRELL D. GROSSMAN  
(ID No. 04684)  
Assistant Attorney General  
Director, Consumer Protection and  
Antitrust Division  
Office of Attorney General  
Gateway Professional Center  
1050 E Interstate Ave, Ste 200  
Bismarck, ND 58503-5574  
Tel: 701-328-5570  
Fax: 701-328-5568

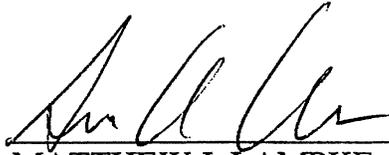
For the North Dakota Department  
of Financial Institutions



---

ROBERT J. ENTRINGER  
Commissioner  
ND Department of Financial  
Institutions  
2000 Schafer Street, Suite G  
Bismarck, ND 58501-1204  
Tel: 701-328-9933  
Fax: 701-328-0290

For the Ohio Attorney General  
MIKE DEWINE:



---

MATTHEW J. LAMPKE  
JEFFREY R. LOESER  
SUSAN A. CHOE  
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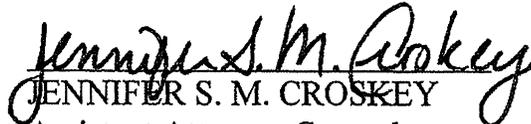
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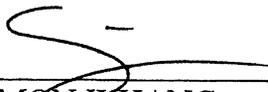
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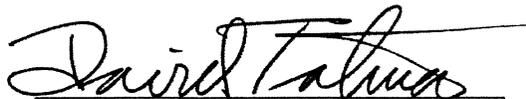
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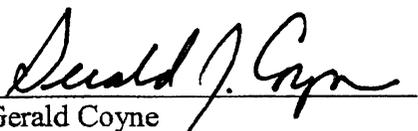
For the Commonwealth of Pennsylvania  
Department of Banking:

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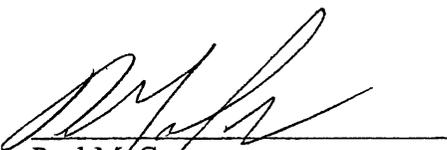
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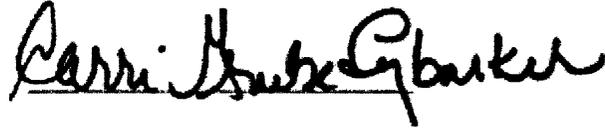
  
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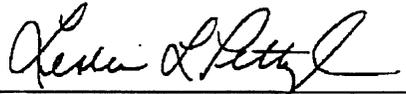
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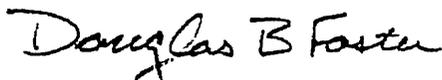
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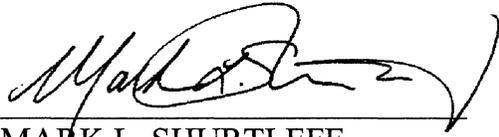
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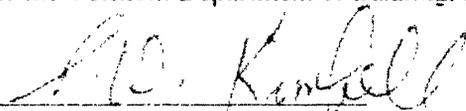
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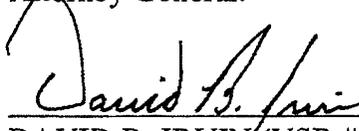
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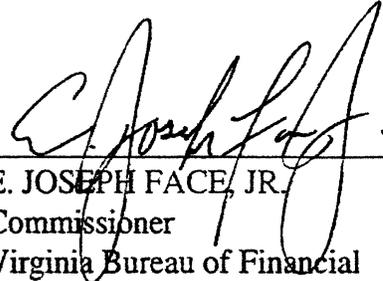
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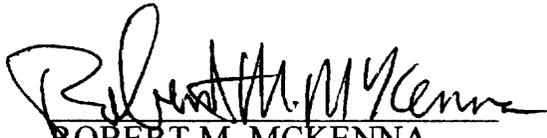
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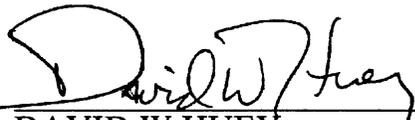


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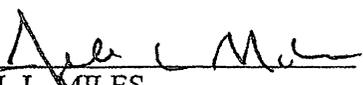
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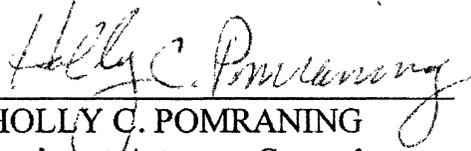


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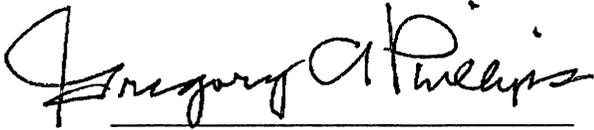
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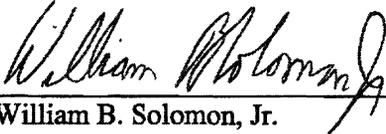
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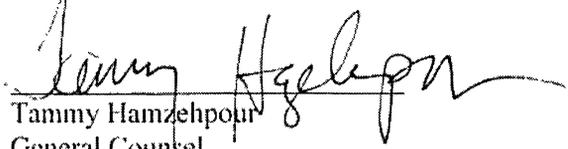
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