

<p>STATE OF COLORADO ATTORNEY GENERAL'S OFFICE CONSUMER PROTECTION SECTION</p> <p>STATE OF FLORIDA OFFICE OF THE ATTORNEY GENERAL DEPARTMENT OF LEGAL AFFAIRS ECONOMIC CRIME DIVISION</p>	
<p>In re: ASSURITY FINANCIAL SERVICES, LLC,</p> <p>Respondent: ASSURITY FINANCIAL SERVICES, LLC, a Colorado limited liability company.</p>	
<p>JOHN W. SUTHERS, Attorney General JAN MICHAEL ZAVISLAN, Deputy Attorney General ANDREW P. McCALLIN, First Assistant Attorney General Colorado Bar No. 20909 JENNIFER MINER DETHMERS, Assistant Attorney General, Colorado Bar No. 32519 1525 Sherman Street, 7th Floor Denver, CO 80203 Phone: (303) 866-5079 Fax: (303) 866-4916 Email: jennifer.dethmers@state.co.us</p> <p>BILL McCOLLUM, Attorney General KEITH P. VANDEN DOOREN, Special Counsel Florida Bar No. 209260 Office of the Attorney General Economic Crime Division The Capitol, PL-01 Tallahassee, Florida 32399-1050 Phone: (850) 414-3600 Fax: (850) 488-4483</p>	
<p align="center">ASSURANCE OF VOLUNTARY COMPLIANCE AND DISCONTINUANCE WITH ASSURITY FINANCIAL SERVICES, LLC</p>	

This Assurance of Voluntary Compliance and Discontinuance ("Assurance") is entered into between the State of Colorado, ex rel. John W. Suthers, Attorney General, and the State of

Florida, ex rel. Bill McCollum, Attorney General, and Respondent Assurity Financial Services, LLC (“Respondent” or “Assurity”). This Assurance is entered into pursuant to the Colorado Attorney General’s powers under § 6-1-110(2), C.R.S. (2008), and the Florida Attorney General’s powers under § 501.207, F.S. (2008). This Assurance is being agreed to by the parties in lieu of the Colorado and Florida Attorneys General (the “Attorneys General”) filing complaints against Assurity (and/or any of its managers, members, or employees) for conduct alleged by the Attorneys General as described below. Assurity enters this Assurance as a compromise and settlement of the allegations of the Attorneys General herein, in order to avoid the expense of litigation. Assurity denies the allegations of the Attorneys General, and this Assurance shall not be considered an admission of violation for any purpose.

I. INTRODUCTION

1. This is an action brought by the State of Colorado pursuant to the Colorado Consumer Protection Act, §§ 6-1-101, *et seq.*, C.R.S. (2008) (the “CCPA”), to enjoin and restrain Assurity from engaging in deceptive trade practices and for other relief as provided in the CCPA.

2. This is an action brought by the State of Florida pursuant to the Florida Deceptive and Unfair Trade Practices Act, §§ 501.201, *et seq.*, F.S. (2008) (the “FDUTPA”), to enjoin and restrain Assurity from engaging in deceptive trade practices and for other relief as provided in the FDUTPA.

II. PARTIES

3. John W. Suthers is the duly elected Attorney General for the State of Colorado and has express jurisdiction to investigate and to prosecute violations of the CCPA.

4. Bill McCollum is the duly elected Attorney General for the State of Florida and

has express jurisdiction to investigate and to prosecute violations of the FDUTPA.

5. Assurity is a Colorado limited liability company with its principal place of business at 6025 S. Quebec Street, Suite 260, Englewood, Colorado 80111. Assurity also occupies suite numbers 350 and 235 at the 6025 S. Quebec Street address. Assurity presently has about 214 employees, approximately 68 of whom are mortgage brokers or loan officers. Assurity previously maintained offices in Tempe, Arizona; Las Vegas, Nevada; Bellevue, Washington, and Lake Oswego, Oregon. Assurity currently has an office in San Bruno, California; Scottsdale, Arizona; Boise, Idaho, and Cape Coral, Florida. Assurity holds Colorado Supervised Lender license number 989057 and Florida Mortgage Lender license number ML0700758. Assurity is a for-profit business that generates revenues from originating and funding residential mortgage loans.

6. Assurity is a registered foreign limited liability company and transacts business in the State of Florida.

III. PUBLIC INTEREST

7. The Attorneys General allege that, through the misleading and deceptive trade practices of its business, vocation, or occupation, Assurity has, prior to March 19, 2008, disseminated deceptive and misleading direct mail solicitations and engaged in outbound and incoming telemarketing activities to consumers in Colorado, Florida, and other states. Therefore, the Attorneys General believe that this Assurance is in the public interest.

IV. FACTUAL BACKGROUND

8. As part of its advertising and marketing campaigns, Assurity solicited consumers through direct mail and telemarketing solicitations.

9. Assurity is presently licensed in the following states: Alaska, Arizona, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Maryland, Michigan, Minnesota, Missouri, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, and Wyoming. Assurity has been licensed in the past in the states of Iowa, Montana, Nevada, and Washington, but is not presently licensed in these four states.

10. Assurity has sent over one million direct mail solicitations to consumers located in at least twelve (12) to fifteen (15) states, including over 885,000 to Colorado and Florida consumers. All of Assurity's direct mail activities, including the creation, production and dissemination of direct marketing materials, occurred at Assurity's headquarters in Englewood, Colorado.

11. Some consumers and competitors who received mailings in various states have complained about Assurity's direct mail solicitation to the United States Department of Housing and Urban Development ("HUD"), the Department of Veterans Affairs ("VA"), the Better Business Bureaus ("BBB"), various state attorneys general, and other state regulatory entities.

V. CONTENTIONS

Attorneys General Contentions:

12. The Attorneys General contend that Assurity's direct mail solicitations, which include, but are not limited to Exhibits 1-49, are deceptive and misleading.

13. The Attorneys General allege that Assurity's direct mail solicitations claimed to provide "notice" or "official notice" to consumers, implied that Assurity was affiliated with or acting on behalf of a governmental agency, and masqueraded as official governmental

correspondence or legal documents coming from a Washington, D.C. location. As such, the Attorneys General contend that Assurity knowingly passed off services as those of another in violation of §§ 6-1-105(1)(a), C.R.S. and 501.204, F.S.; knowingly made false representations as to the source, sponsorship, approval or certification of services and property in violation of § 6-1-105(1)(b), C.R.S.; and knowingly made false representations as to affiliation, connection or association or certification by another in violation of §§ 6-1-105(1)(c), C.R.S. and 501.204, F.S.

14. The Attorneys General allege that, by using a return mail address from a fictitious Government Lending Division, Government Sponsored Lending Division, Government Loan Programs Division, Consumer Advocacy Division, and ARM/Refund Division located at 1001 Pennsylvania Avenue NW, Suite 600 South, Washington, D.C., 20004, Assurity used deceptive representations or designations of geographic origin in connection with its services in violation of §§ 6-1-105(1)(d), C.R.S. and 501.204, F.S.

15. The Attorneys General allege that, by implying that it could assist consumers in obtaining refunds of MIP funds, escrow accounts and VA up-front funding fees, Assurity knowingly made false representations as to the characteristics, uses, and benefits of services or property and knowingly made false representations as to the sponsorship, approval, status, affiliation, or connection of a person therewith in violation of §§ 6-1-105(1)(e), C.R.S. and 501.204, F.S.

16. The Attorneys General allege that, by implying that it was affiliated with or acting on behalf of governmental agencies, Assurity knowingly made false representations as to the characteristics, uses, and benefits of services or property and knowingly made false representations as to the sponsorship, approval, status, affiliation, or connection of a person

therewith in violation of §§ 6-1-105(1)(e), C.R.S. and 501.204, F.S.

17. The Attorneys General allege that, by creating a false sense of urgency, Assurity knowingly made false representations as to the characteristics, uses, and benefits of services or property and knowingly made false representations as to the sponsorship, approval, status, affiliation, or connection of a person therewith in violation of §§ 6-1-105(1)(e), C.R.S. and 501.204, F.S.

18. The Attorneys General allege that, by failing to clearly and conspicuously disclose that the direct mail solicitations were solicitations for home loans and advertising that consumers could obtain refunds and credits, even though Assurity did not provide the refunds or credits, Assurity knowingly advertised goods, services, or property with intent not to sell them as advertised in violation of §§ 6-1-105(1)(i), C.R.S., 501.204, F.S., and 817.41, F.S.

19. The Attorneys General allege that, by failing to disclose that Assurity would not provide refunds or credits and that any refund or credit would be reduced by the amount of Assurity's commission for refinancing, Assurity knowingly failed to disclose material information concerning goods, services, or property which was known at the time of the advertisement or sale and was intended to induce the consumer to enter into a transaction in violation of §§ 6-1-105(1)(u), C.R.S., 501.204, F.S., and 817.41, F.S.

20. The Attorneys General allege that, by disseminating direct mail solicitations as described above, Assurity knowingly advertised or distributed false, misleading, or deceptive statements with regard to rates, terms, or conditions for a mortgage loan in violation of § 38-40-105(1)(a), C.R.S., and, therefore, in violation of §§ 6-1-105(1)(uu), C.R.S.; 501.204, F.S.; and 494.0025, F.S.

21. The Attorneys General neither agree with nor approve of Assurity's contentions.

Assurity's Contentions:

22. Assurity denies all of the Attorneys General's contentions, including the contention that its direct-mail program was deceptive or misleading. Assurity believes that its mailings were designed to educate borrowers about rights that they had to obtain a refund from FHA or the VA for a mortgage insurance premium that they paid upfront. Assurity also had extensive correspondence with HUD about its mailings. See exhibits 51 – 61. Based on this correspondence, Assurity thought that HUD had approved of the mailings.

23. While Assurity did not believe that its mailers were misleading or deceptive, it voluntarily stopped all mailings in Colorado in July, 2007; voluntarily stopped all mailings in Florida in December, 2007; and voluntarily stopped all mailings as of March 19, 2008.

24. Assurity repeatedly asked federal and state regulators to pre-approve its mailings, and with the exception of the State of Nevada, these requests were refused. Assurity contends that, conflictive opinions on Assurity's advertising by different regulators made Assurity's good faith attempts to comply nearly impossible.

25. Based upon the contentions set out above, including Assurity's belief that some of the same mailings were approved by another federal or state regulator, that Assurity educated consumers about little-known facts regarding refunds available under government insured loan programs and that it received positive consumer responses in many cases, Assurity believes that its direct mail pieces are not deceptive or misleading.

VI. DEFINITIONS

26. The term "advertisement" includes all advertisements, marketing or promotional

materials issued by Assurity, including but not limited to, newspaper and magazine advertisements, direct mail solicitations, flyers, brochures, emails, faxes, websites, telemarketing, billboards, envelopes, radio and television advertisements, and banner or pop-up advertising that is disseminated electronically.

27. The phrase “clear and conspicuous” or “clearly and conspicuously” means to place any required information or disclosure in equal prominence and in close proximity to the body or text of the advertisement, emphasize the required information or disclosure, and use the same or larger font size for the required information or disclosure as used for the majority of the text in the advertisement. The required information or disclosure must appear on the same side of the page as the text of the advertisement.

28. The term “emphasize” means that Assurity must ensure that the required information or disclosure stands out from the rest of the text; for instance, Assurity may bold the required information or disclosure if the rest of the text is not bolded. However, if the majority of the text in the advertisement is bolded, then Assurity must find another way to emphasize the required information or disclosure such as using italics or a different color of ink.

VII. UNDERTAKINGS

29. Assurity assures the Attorneys General that Assurity and any future loan officers it may employ, as well as any principals, officers, directors, agents, employees, representatives, successors, affiliates, subsidiaries, contractors, assigns and any person acting on its behalf, shall comply with the CCPA and FDUTPA, as now constituted or as may hereafter be amended, with respect to all forms of advertising, including any direct mail solicitations.

30. As Assurity is organized under the laws of the State of Colorado, this Assurance

applies to every advertisement published or disseminated by Assurity, regardless of the state or states where Assurity publishes or disseminates its advertisements.

31. Assurity agrees to pay a total of \$200,000 to the Attorneys General to cover the costs of their investigations. Such funds and any interest thereon shall be held by the Attorneys General in trust to be used, first, for reimbursement of the states' actual costs and attorneys' fees incurred by the Attorneys General in this matter and, second, for future consumer education, consumer protection, or antitrust enforcement efforts.

32. Assurity agrees to pay \$100,000 to the Colorado Attorney General on or before January 1, 2012, payable according to the schedule set out in paragraph 41. Such payment shall be made payable to the "Colorado Department of Law," shall include a reference to "Assurity Settlement," and shall be delivered to:

Andrew P. McCallin
First Assistant Attorney General
Colorado Department of Law
Consumer Protection Section
1525 Sherman Street, 7th Floor
Denver, CO 80203

33. Assurity agrees to make the following payments to the Colorado Attorney General on or before the following dates:

July 31, 2009	\$16,666.66
January 1, 2010	\$16,666.66
July 1, 2010	\$16,666.66
January 1, 2011	\$16,666.66
July 1, 2011	\$16,666.66
January 1, 2012	\$16,666.70

Assurity may pre-pay any scheduled payment without penalty.

34. Assurity agrees to pay \$100,000 to the Florida Attorney General on or before January 1, 2012, payable according to the schedule set out in paragraph 43. Such payment shall be made payable to the "Department of Legal Affairs Revolving Trust Fund," shall include a reference to "Assurity Settlement," and shall be delivered to:

Keith P. Vanden Dooren
Special Counsel
Office of the Attorney General
Economic Crime Division
The Capitol, PL-01
Tallahassee, FL 32399-1050

35. Assurity agrees to make payments to the Florida Attorney General according to the following schedule:

July 31, 2009	\$16,666.66
January 1, 2010	\$16,666.66
July 1, 2010	\$16,666.66
January 1, 2011	\$16,666.66
July 1, 2011	\$16,666.66
January 1, 2012	\$16,666.70

Assurity may pre-pay any scheduled payment without penalty.

36. Assurity agrees that it will deliver a properly executed Compliance Report with the State of Colorado simultaneously with the execution of this Assurance.

37. Assurity agrees to communicate the complete terms of this Assurance to all its officers and managers, and Assurity, its officers, managers and employees agree to abide by the terms of this Assurance. In addition, Assurity, its officers and managers agree that they will be responsible for ensuring that all Assurity employees abide by the terms of this Assurance. However, nothing in this paragraph is intended to make Assurity's managers and officers individually liable for any of the financial obligations contained in paragraphs 39 through 43 of this Assurance.

38. Assurity shall include the following disclaimer in a clear and conspicuous manner in every single advertisement: "This is a solicitation for a home loan."

39. Assurity shall not indicate or imply that it is affiliated with or acts on behalf of a governmental entity. For instance,

a. Assurity shall not use the 1001 Pennsylvania Avenue NW, Suite 600 South, Washington D.C., 20004 address, or any other address or Post Office Box number in Washington, D.C., unless Assurity opens an office and is authorized to conduct business as a mortgage broker or lender in Washington, D.C.

b. Assurity shall not imply that it has any type of governmental affiliation, which includes but is not limited to, use of the following terms: Government Lending Division, Government Sponsored Lending Division, or Government Loan Programs Division.

c. If Assurity uses the following words or terms in its advertising, Assurity must clearly and conspicuously disclose that Assurity is neither a governmental entity nor affiliated with a governmental entity:

- Department of Housing and Urban Development or HUD,
- Housing and Home Finance Agency,
- Federal Housing Administration or FHA,
- Government National Mortgage Association or Ginnie Mae,

- United States Housing Authority or USHA,
- Public Housing Administration or PHA,
- Department of Veterans Affairs or VA, or
- Interest Rate Reduction Refinancing Loan or IRRRL.

d. Assurity shall not imply that it has employees or independent contractors who work for the government, which includes but is not limited to, use of the following titles for loan officers: VA Loan Advisor, FHA Loan Advisor, FHA Loan Agent, or FHA Program Director.

40. Unless Assurity actually provides refunds or credits of consumers' Mortgage Insurance Premiums, escrow accounts, VA funding fees, or any other type of unclaimed funds,

Assurity shall not:

- indicate that consumers must contact Assurity in order to obtain or receive information about potential refunds, credits, or unclaimed funds;
- imply that consumers must contact Assurity in order to "initiate" or begin any refund process;
- indicate that Assurity has divisions or departments that assist consumers in obtaining refunds, such as a Mortgage Lending Refund Division or a Refund/ARM Division;
- indicate that Assurity has employees or independent contractors who specialize in assisting consumers in obtaining refunds, such as Refund Audit Specialists; or
- answer incoming telephone calls indicating that a consumer has reached a refund or similar type of department.

41. Assurity shall not imply that an advertisement is a document from the consumer's lender, unless Assurity is the consumer's lender. For instance, Assurity shall not use the name of the consumer's lender in its advertising unless Assurity is the current lender of a consumer's loan.

42. Assurity shall not imply that a consumer is or may be delinquent on his or her mortgage payments unless it knows that the consumer is, in fact, delinquent on his or her mortgage payments.

43. Assurity shall not imply that a consumer is or may be in default on his or her

mortgage loan unless it knows that the consumer has, in fact, defaulted on his or her mortgage loan.

44. Assurity shall not use the phrase "Notice has been served" or similar terms such as "Official Notice Date," "Notice," "Second Notice," or "Final Notice."

45. Assurity shall not request that a consumer contact it in order to update his or her files unless Assurity previously closed a loan for that consumer.

46. Assurity shall not indicate that it attempted to contact a person unless it actually attempted to contact that person.

47. Assurity shall not create a false sense of urgency in its advertisements. Examples of creating a false sense of urgency include, but are not limited to:

- using the term "HOMEOWNER ACTION REQUIRED," or similar terms, if the information contained in the correspondence does not require a homeowner's action;
- stating that consumers must contact Assurity before any action can be taken on their files, unless Assurity previously closed a loan for that consumer;
- stating that any type of alert has been placed on a consumer's file or loan unless Assurity previously closed a loan for that consumer; and
- stating that consumers must contact Assurity within a specific time frame or by a specific date or time, unless Assurity has documented evidence that a response is needed to meet an impending verifiable deadline.

48. Assurity shall not imply that it or its employees are consumer advocates or work on behalf of a consumer advocacy organization.

49. Assurity shall not use, as an advertisement, a document in the form of a legal pleading, deed of trust, tax document, or any other governmental form or legal instrument.

50. Assurity shall not request that a consumer complete a Form 1003 or provide income documentation unless that consumer has given Assurity permission to apply for a loan on his or her behalf.

51. Assurity must operate a toll-free number for the consumer to call to opt out of receiving solicitations from Assurity. In addition, Assurity must include the following sentence, containing the aforementioned toll-free number, on all direct mail solicitations in a clear and conspicuous manner: "Please call 1-8xx-xxx-xxxx to opt out of receiving direct mail advertisements from Assurity Financial Services, LLC."

52. Assurity assures the Attorneys General that it shall comply with the CCPA as now constituted or as may hereafter be amended in conducting business in the State of Colorado in connection with any of its future advertising.

53. Assurity assures the Attorneys General that it shall comply with the FDUTPA as now constituted or as may hereafter be amended in conducting business in the State of Florida in connection with any of its future advertising.

VIII. ENFORCEMENT

54. A violation of any of the terms of this Assurance shall constitute a prima facie violation of the CCPA in accordance with § 6-1-110(2), C.R.S. (2008), and of the FDUTPA in accordance with § 501.207(6), F.S. (2008). Upon a violation of any of the terms of this Assurance by the Assurity or any member or officer of Assurity, either the Colorado or Florida Attorney General shall be entitled to file a civil action under the CCPA or FDUTPA in any court of competent jurisdiction and seek an injunction or other appropriate order from such court to enforce the provisions of this Assurance.

55. This Assurance constitutes a complete settlement and release of all claims and defenses (hereinafter "Released Claims and Defenses") that the parties may have against each other with respect to all civil claims, causes of action, damages, restitution, fines, costs,

attorneys' fees and penalties pursuant to the CCPA (§§ 6-1-101, et seq., CRS) and FDUTPA (§§ 501.204, F.S., and 817.41, F.S.) arising from Assurity's issuance of the direct mail solicitations that were produced during the course of the Attorneys General's investigations or which were issued from 2006 – 2008, and, as to both sets of mailings, which related to or were based upon the specific subject matter raised in Section V of this Assurance.

56. In addition to any remedies provided under the CCPA and FDUTPA, the Attorneys General also will be entitled to apply for and seek from a court of competent jurisdiction an order converting this Assurance into a permanent injunction against Respondent, upon a showing by either Attorney General of a violation by Respondent of this Assurance. In such proceedings the issue shall be limited to the alleged violations of this Assurance and/or alleged violations that are not released herein. In such proceedings, Assurity agrees to waive any and all defenses and counterclaims it may have had to the Released Claims and Defenses, except as to claims or defenses related to the alleged violation of this Assurance or as to the need for injunctive relief.

IX. GENERAL PROVISIONS

57. The undertakings set forth in this Assurance are continuing.

58. This Assurance shall not be construed to affect the rights of any private party to pursue remedies pursuant to § 6-1-113, C.R.S. (2008), §§ 501.211 and 501.213, F.S. (2008), or under any other statutes through claims or actions in common law. This Assurance is not an admission of any violation or of any wrong doing on the part of Assurity.

59. Nothing in this Assurance shall be construed to release claims held by any other government authority.

60. Pursuant to § 6-1-110(2), C.R.S. (2008), and Ch. 119, F.S. (2008) this Assurance

shall be a matter of public record.

61. This Assurance may be executed in one or more counterparts, each of which shall be deemed to be an original, but which together shall constitute the Assurance.

62. The person who signs this Assurance in a representative capacity for Assurity warrants that he or she is duly authorized to do so. Assurity acknowledges that it has had a full opportunity to review this Assurance and consult with legal counsel regarding same. Assurity agrees and represents that it has and its authorized representatives have read and understand this Assurance, that it accepts the legal consequences involved in signing it, and that there are no other representations, agreements or understandings between Assurity and the States of Colorado or Florida that are not stated in writing herein, other than a writing referred to in this Assurance.

63. Assurity and its principals, officers, directors, agents, employees, representatives, successors, affiliates, subsidiaries, assigns, loan officers, contractors and any person acting on behalf of Assurity agree to cooperate with all investigations and other proceedings that the States of Colorado or Florida may bring to enforce the terms of this Assurance. Included within this cooperation agreement is the obligation to:

a. Appoint a representative who will appear for hearings, depositions or provide testimony in any form (including affidavits), provided that the Attorneys General provide reasonable advance notice and reasonably accommodate Assurity's scheduling concerns. All such testimony shall be truthful;

b. Produce documents, records, electronic records, or any other tangible things in response to a subpoena or other written request issued by the States of Colorado or Florida that are reasonably related to enforcement of this Assurance; and,

c. Accept a subpoena from the State of Colorado or Florida without the need for service of process.

64. Nothing in this Assurance is intended to create any private right of action or to benefit any third-party.

65. Nothing in this Assurance shall be construed to constitute approval by the Attorneys General of any advertising promulgated by Assurity, or prohibit any enforcement actions by the Attorneys General against Assurity concerning alleged future violation(s) of the CCPA or FDUTPA, after the date of execution of this Assurance by the parties.

66. Any notices, complaints or other documents required by this Assurance (including any request or subpoena) shall be sent to the following individuals at the address, email or fax set forth below:

To Respondent Assurity at:

Gregg Kay, General Counsel
Assurity Financial Services, LLC
6025 S. Quebec St., Ste. 260
Englewood, CO 80111
Phone: (720) 488-9200
Fax: (720) 449-9444
Email: Gregg.Kay@assurityfinancial.com

To The State of Colorado at:

Andrew P. McCallin
First Assistant Attorney General
Antitrust, Tobacco, & Consumer Protection Unit
Consumer Protection Section
Colorado Department of Law
1525 Sherman Street — 7th Floor
Denver, CO 80203
Phone: (303) 866-5079
Fax: (303) 866-4916
andrew.mccallin@state.co.us

To the State of Florida at:

Keith Vanden Dooren
Special Counsel
Offices of the Attorney General
Economic Crime Division
The Capitol, PL-01
Tallahassee, FL 32399-1050
Phone: (850) 414-3600
Fax: (850) 488-4483
Keith.VandenDooren@myfloridalegal.com

Dated: July 29, 2009

RESPONDENT: Assurity Financial Services, LLC

By: Gregg E Kay
(Signature of Authorized Representative)

Gregg E. Kay, General Counsel
(Print name and title)

Dated: July 23, 2009

JOHN W. SUTHERS
Colorado Attorney General

Andrew P. McCallin

ANDREW P. MCCALLIN
First Assistant Attorney General
Consumer Protection Section

Dated: _____

BILL McCOLLUM
Florida Attorney General

KEITH P. VANDEN DOOREN
Special Counsel
Economic Crime Division

APPROVED:

ROBERT A. HANNAH
Deputy Attorney General

Dated: _____

RESPONDENT: Assurity Financial Services, LLC

By: _____
(Signature of Authorized Representative)

(Print name and title)

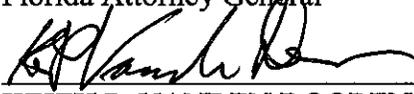
Dated: _____

JOHN W. SUTHERS
Colorado Attorney General

ANDREW P. MCCALLIN
First Assistant Attorney General
Consumer Protection Section

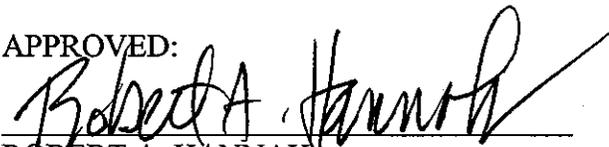
Dated: AUGUST 4, 2009

BILL McCOLLUM
Florida Attorney General



KEITH P. VANDEN DOOREN
Special Counsel
Economic Crime Division

APPROVED:



ROBERT A. HANNAH
Deputy Attorney General

Delinquent Payment Notice

866-463-0416

File Number:
[REDACTED]

NOTICE DATE: 10/10/2007

DATE: 03/16/2005 AMT PAID: \$2,305.00*

The Federal Housing Administration (FHA) has created the **FHASecure**SM initiative to assist homeowners in non-government adjustable loan programs who have been delinquent on one or more mortgage payments due to a reset. This initiative is only available for a limited time and requires immediate action.

Records indicate that your Adjustable Rate Home Loan will adjust to a higher interest rate and higher payment if it hasn't already. Lenders are not required to advise you of available programs designed to fix your interest rate and improve your overall financial position.

In many cases, the homeowner will also be due a refund* of a portion of the settlement charges paid when the loan closed.

Agents are available at 866-463-0416 during regular business hours.

* Estimated. Amount will vary depending on the terms of the original loan. Call for a detailed analysis. ** The FHASecure initiative, which is a temporary program designed to provide refinancing opportunities to homeowners and to increase liquidity in the mortgage market, requires that the loan application be signed no later than December 31, 2008. Call for more information. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. WY Lic. #823
Copyright © 2007 Assurity Financial Services, LLC. All rights reserved.

BBB
00003

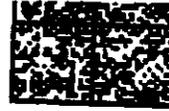
EXHIBIT 1

FHA ID # 1845900051

Government Lending Division
Assurity Financial Services, LLC
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

CLASS

PRESOR
FIRST CL



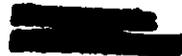
RT 10/10/2007

\$00.33
10/10/2007
Mailing From: 801
US POSTAGE

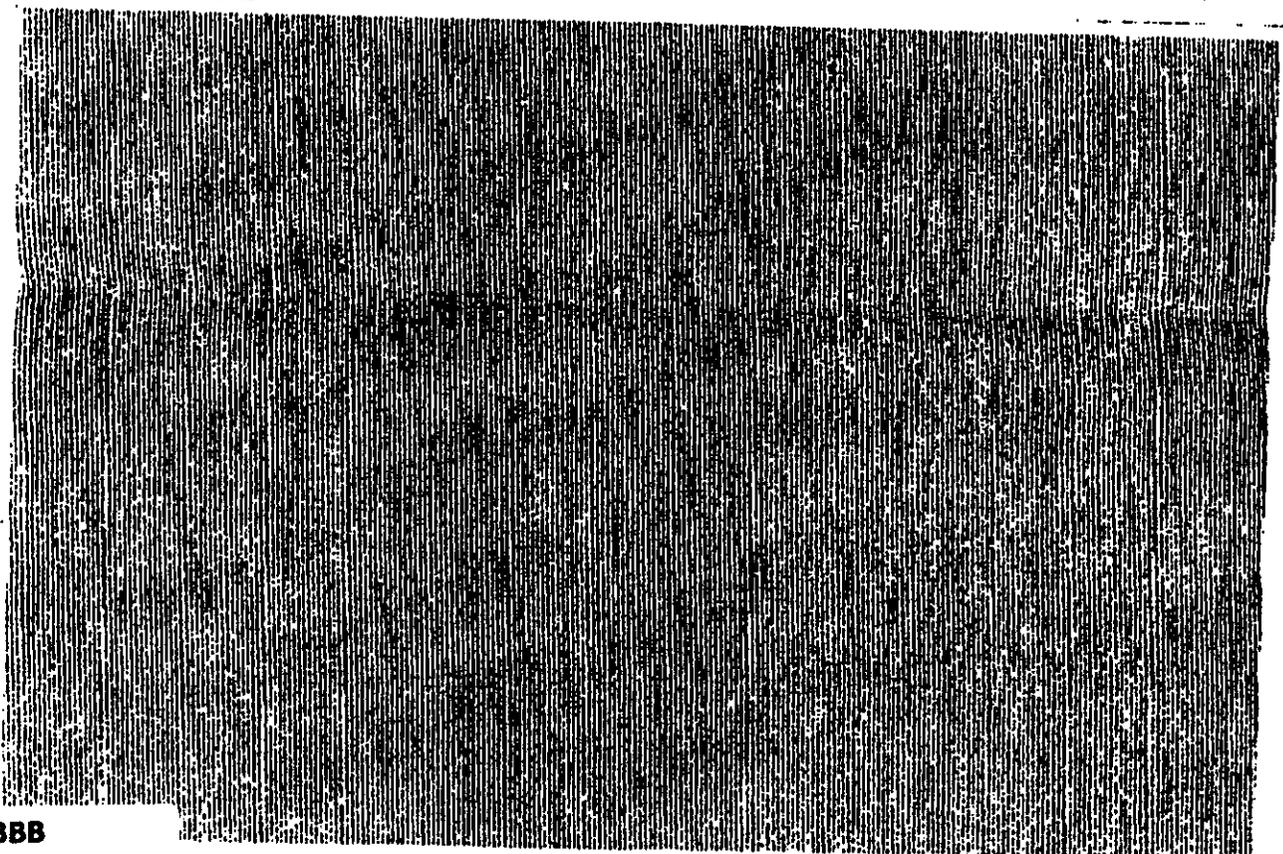
***** Delinquent Payment Notice *****

File #WYOMA 303131711-730

FHA Secure Initiative for Declining Markets



Cheyenne, WY 82009-3517



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00004

<Date>

RE: FHA SECURE PROGRAM

Lending Division
Assurity Financial Services, LLC
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004



<FullName>
<Address>
<City>, <State> <Zip>
File Number: <St><Type><File#>-813

<FullName>,

According to our records, your mortgage that was taken out <Date> may currently be in default. Over the last few years, many home buyers were put into programs unknowingly that worsened their financial situation and mortgage credit history.

On August 31, 2007, President Bush addressed the nation with the following statement regarding the *FHA Secure*® Program:

"In the coming days, the FHA will launch a new program called FHA-Secure. This program will allow American homeowners who have got good credit history but cannot afford their current payments to refinance into FHA-insured mortgages. This means that many families who are struggling now will be able to refinance their loans, meet their monthly payments and keep their homes. In other words, we're going to start reaching out and making sure people know that this option is available to them so they can stay in their homes."

This initiative is only available for a limited time and requires immediate action. Lenders are not required to advise you of available programs designed to fix your interest rate and improve your overall financial position. In many cases, the homeowner will also be due a refund** of a portion of the settlement charges paid when the loan closed.

Please call our office today at <PhoneNumber> to prevent default on your loan and initiate the refund process. This refund can only be initiated by the homeowner listed on this notice.

* The *FHA Secure* initiative, which is a temporary program designed to provide refinancing opportunities to homeowners and to increase liquidity in the mortgage market, requires that the loan application be signed no later than December 31, 2008. Call for more information. ** Amount will vary depending on the terms of the original loan. Call for a detailed analysis. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. Licensed by the Department of Corporations under the California Residential Mortgage Lending Act. License #413-0771.

HOUSING ALERT

PERSONAL AND CONFIDENTIAL

Equal Housing Opportunity Assurity Financial Services, LLC	2007	#1845900051	THE INFORMATION ON THIS ALERT WILL ONLY BE ISSUED UNDER THE DIRECTION OF THE HOMEOWNER
	Copy For Recipient	IN CODE: 56KE Form 746G	

INSTRUCTIONS

Based on a recent Executive Branch announcement concerning US foreclosure rates, our Internal Processing Division has placed a Housing Alert on your address with an effective date of 10/26/2007. You will need to contact our office for any action to be taken on your file.

Please contact our office at 1-888-901-8829. You will need to contact this office before 11/4/2007 for information surrounding this alert. A customer service agent will be able to assist you when you call.

Due to the high volume of calls, please have the following information available: Recipient's I.D. Number and Property Address.

For privacy purposes, we can only speak with the recipient.

HOUSING ALERT #1835GH2	
Recipient's Name: ██████████	Risk Assessment: Moderate - High
Address: ██████████	File Number: WYOMA303303883-748

HOUSING ALERT INDICATORS	
State: WY	Program: Adjustable
Lender: Flagged	Year: 2005

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WY Lic. #823
 Corporation. Call for a detailed analysis.
 1-888-60PT-OUT (1-888-607-6888). This is a solicitation for a home loan. Loan information provided by Data Warehouse
 Remove Option, P.O. Box 87326, Jackson, MS 39288; Experian Consumer Opt-OUT, 901 W Bond, Lincoln, NE 68521; or call
 800-888-8888. You may exercise this right by notifying Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union, Name
 Request. You have the right to prohibit use of your file with any credit reporting agency in connection with any transaction that you did not

BBB
00002

File Number: CO<Type>
<File#>-79

Funding Fee Paid: <Amount>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

REFUND NOTICE

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.**

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment† (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Note: When calling, please have the following information available: File number, property address, amount of monthly payment, and interest rate.

Notice has been served.

<Full_Name>.

Our records indicate that you may have paid a VA funding fee of approximately <Amount>* at your VA loan closing on <Date>. When this loan was originated, you were also most likely required to fully fund an escrow account. You may currently have funds available to you, and are eligible for the VA IRRRL program if you have not defaulted on your VA loan.

Please call our local office at <LocalNumber>, or toll free at <PhoneNumber>, to discuss the details of your VA loan. A representative will be available to assist you. *Se habla español.*

Sincerely,



Chris Hamler
VA Loan Advisor
Assurity Financial Services, LLC

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee. This is a solicitation for a home loan.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1990 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). Mortgage information provided by Data Warehouse Corporation.

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AFS 000028

EXHIBIT 4

File Number: <File#>

Funding Fee Paid: \$<Amt>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

SECOND NOTICE

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.**

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment[†] (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Note: When calling, please have the following information available: File number, property address, amount of monthly payment, and interest rate.

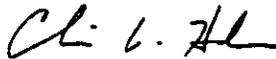
Notice has been served.

<FullName>,

Our records indicate that you may have paid a VA funding fee of approximately \$<Amt> at your VA loan closing on <Date>. When this loan was originated, you were also most likely required to fully fund an escrow account. You may currently have funds available to you, and are eligible for the VA IRRRL program if you have not defaulted on your VA loan.

Please call our local office at <PhoneNumber> or toll free at <PhoneNumber>, to discuss the details of your VA loan. A representative will be available to assist you. *Se habla español.*

Sincerely,



Chris Hamler
VA Loan Advisor
Assurity Financial Services, LLC

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22).

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ASSURITY
000120

EXHIBIT 5

File Number: <State><Type><File#>-21

Funding Fee Paid: \$<Amt>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

FINAL NOTICE

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.**

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment[†] (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Note: When calling, please have the following information available: File number, property address, amount of monthly payment, and interest rate. This advertisement is a solicitation by Assurity Financial Services, LLC for a mortgage loan.

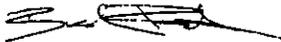
Notice has been served.

<FullName>,

Our records indicate that you may have paid a VA funding fee of approximately \$<Amt> at your VA loan closing on <Date>. When this loan was originated, you were also most likely required to fully fund an escrow account. You may currently have funds available to you, and are eligible for the VA IRRRL program if you have not defaulted on your VA loan.

Please call our local office at <PhoneNumber>, or toll free at <PhoneNumber>, to discuss the details of your VA loan. A representative will be available to assist you.

Sincerely,



Brad Fanton
VA Loan Advisor
Assurity Financial Services, LLC

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1990 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22).
VA ID# 2390640000, AZ #MBSK-0907308, CO #MBSR-0106533.

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ASSURITY
000098
EXHIBIT 6

File Number: CO<Type><FileNumber>-17

 Equal Housing Opportunity
Assurity Financial Services, LLC

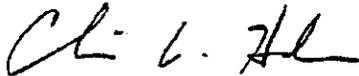
<Full_Name>,

Our records indicate that you paid a VA funding fee of approximately \$<Amount>* at your VA loan closing on<Date>. When this loan was originated, you were also required to fully fund an escrow account. As a result of this requirement, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.** You may currently have funds available to you, and are eligible for the VA IRRRL program if you have not defaulted on your VA loan.

This program will only be initiated under the direction of the homeowner.

Please call our local office at <LocalNumber>, or toll free at <PhoneNumber> to discuss the details of your VA loan. A representative will be available to assist you.

Sincerely,



Chris Hamler
VA Loan Advisor
Assurity Financial Services, LLC

<PhoneNumber>

File Number: CO<Type><FileNumber>-17

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section), page 22). This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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For Veterans Only

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER



For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans **Are Due A Full Cash Refund** of the balance in their existing escrow account when participating in the VA IRRRL program.** Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment[†] (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please call our office at <PhoneNumber> within 72 hours to discuss your case. A representative will be available to assist you. When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.

<St><File#>
<FullName>
<Address>
<City>, <State> <Zip>

Homeowner Copy

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22)

VA ID #230640000 UCC#980957

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For Veterans Only

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER



For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans **Are Due A Full Cash Refund** of the balance in their existing escrow account when participating in the VA IRRRL program.** Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment[†] (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please call our office at <PhoneNumber> within 72 hours to discuss your case. A representative will be available to assist you. When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.

<St><File#>
<FullName>
<Address>
<City>, <State> <Zip>

Homeowner Copy

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22)

VA ID #230640000 UCC#980957

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For Veterans Only

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER



For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans **Are Due A Full Cash Refund** of the balance in their existing escrow account when participating in the VA IRRRL program.** Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment[†] (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please call our office at <PhoneNumber> within 72 hours to discuss your case. A representative will be available to assist you. When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.

<St><File#>
<FullName>
<Address>
<City>, <State> <Zip>

Homeowner Copy

ASSURITY
000189

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/1/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee.
** The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur.
† In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22)

VA ID #230640000 UCC#980957

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EXHIBIT 8

VA Education Initiative
Assurity Financial Services, LLC

RE: United States Department Veterans Affairs (VA)

<Full_Name>
<Address>
<City>, <S <Zip>

||

Assurity Financial Services, LLC
6025 South Quebec Street
Suite 350
Englewood, CO 80111

VA ID #2390640000

File No.: <Type<File#>-962

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund or credit of the balance in their existing escrow account when participating in the VA IRRRL program.**

Separately, VA requires an up front funding fee for all mortgages originated to qualifying participants unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Our records indicate that you paid a VA funding fee of approximately <Amt>* at your VA loan closing on <Date>. When this loan was originated, you were also most likely required to fully fund an escrow account. You may currently have funds available to you and may be eligible for the VA IRRRL program if you have not defaulted on your VA loan.

Please call our office at <PhoneNumber> to discuss the details of your VA loan. A representative will be available to assist you.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

Dated this 18th day of March, 2008



Chris Hamler
Assurity Financial Services, LLC
<PhoneNumber>

* Estimated. Based upon active duty 2.15% up front VA funding fee paid after 10/01/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee. **The VA IRRRL program was enacted through the passing of the Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While it's sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur. Assurity Financial Services, LLC is licensed by the US Department of Veterans Affairs and is not part of the US Department of Veterans Affairs. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). Licensed under the Oregon Consumer Finance Act. VA ID #2390640000. Assurity Financial Services, LLC is located at 6025 S. Quebec St., Suite 220 Englewood, CO 80111.

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 Equal Housing Opportunity

ASSURITY
000032

EXHIBIT 9

 Equal Housing Opportunity
Assurity Financial Services, LLC

FILE NUMBER: <S<Type <File#>-677

AMT PAID: <Amt>*

Government Loan Programs Division
(702) 932-1220; (800) 678-1883
770 East Warm Springs Road, Suite 270
Las Vegas, NV 89119
VA ID #2390640000
NV LIC #1992

RE: REQUESTED MORTGAGE LOAN REFUND UPDATE

Our Refund Division recently forwarded a letter to you requesting an update on the status of a refund pertaining to your current VA loan. Our records indicate that you did not respond and that your current mortgage loan is still in effect. We are requesting your help in updating and closing your file.

If there is a reason that you have chosen not to attempt to claim monies that may be owed to you, please contact our office so that your records can be properly updated.

You may reach us Monday through Friday from 9:00 am to 5:00 pm at (800) 678-1987 (toll free).

When calling, please have your file number available so that a representative can easily assist you.

EXHIBIT 10

**ASSURITY
000044**

* Estimated. Based upon active duty 2.15% upfront VA funding fee paid after 10/01/04. Eligible participants who obtained VA loans before this date or who meet certain other criteria may have paid a higher or lower funding fee. Certain qualifying veterans are exempt from having to pay a VA funding fee. The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While it's sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur. Assurity Financial Services, LLC is licensed by the US Department of Veterans Affairs and is not part of the US Department of Veterans Affairs. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. In the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). NV Lic #1992 VA ID #2390640000.

 Equal Housing Opportunity
Assurity Financial Services, LLC

ARM Programs Division
14205 SE 36th Street, Suite 100
Bellevue, WA 98008
WA LIC #520-CL-29117
(866) 901-6829

FILE NUMBER:
AMT PAID: \$2,261.00*

RE: REQUESTED MORTGAGE LOAN ADJUSTMENT UPDATE

Our Adjustable Rate Mortgage (ARM) Division recently forwarded a letter to you requesting an update on the status of an adjustment to the interest rate of your current loan. Our records indicate that you did not respond and that your current interest rate is still in effect, but will likely adjust to a higher rate. We are requesting your help in updating and closing your file.

If there is a reason that you have chosen not to attempt to avoid an increase in your interest rate and your monthly payment, please contact our office so that your records can be properly updated. You may also be entitled to a refund of a portion of the monies you paid when your loan closed.

We can be reached Monday through Friday (9:00 am to 5:00 pm) at (866) 901-6829 (toll free).

When calling, please have your file number available so that a representative can easily assist you.

EXHIBIT 11

You are required to be notified by your lender prior to an interest rate adjustment on your home loan that will increase your overall cost of home ownership. In most cases, homeowners can avoid these increased living costs and, in some cases, excess funds paid on your loan can be refunded directly to you through Government and Privately sponsored programs. Call for Program details.
*Estimated Actual Refund amount cannot be calculated prior to consultation with a qualified advisor. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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File Number: CO<Type><File#>-22

MIP Paid: <Amount>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

MIP Refund Notice

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP)** account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. Most individuals who paid this Mortgage Insurance Premium are eligible for a refund, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

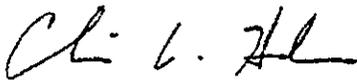
Se habla español.

<Full_Name>,

Our records indicate that you paid an up front Mortgage Insurance Premium of <Amount> at your FHA loan closing on <Date>. According to this information, you currently have a positive balance in your MIP account, which may be refunded to you.

Please call our office at <PhoneNumber> to discuss the details of your MIP refund. A representative will be available to assist you. *Se habla español.*

Sincerely,



Chris Hamler
FHA Loan Advisor
Assurity Financial Services, LLC
FHA Mortgagee #1845900045
CO UCCC Supervised Lender's License #989057

*Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. The FHA Commissioner determines how much premium is refunded, based on the number of months the loan was insured.

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AFS 000022

EXHIBIT 12

File Number: CO<Type><File#>-30

MIP Paid: <Amount>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

MIP REFUND NOTICE

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP)** account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. Most individuals who paid this Mortgage Insurance Premium are eligible for a refund, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

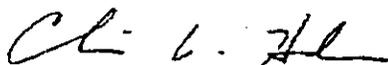
Se habla español.

<Full_Name>,

Our records indicate that you paid an up front Mortgage Insurance Premium of <Amount>* at your FHA loan closing on <Date>. According to this information, you currently have a positive balance in your MIP account, which may be refunded to you.

Please call our office at <PhoneNumber> to discuss the details of your MIP refund. A representative will be available to assist you. *Se habla español.*

Sincerely,



Chris Hamler
FHA Loan Advisor
Assurity Financial Services, LLC

FHA Mortgagee #1845900045. CO UCCC Supervised Lender's License #989057.

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2002, all FHA borrowers are required to pay UFMIP in addition to the annual MIP. This is a surcharge for a home loan. ** Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. Mortgage information provided by Data Management Corporation.

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EXHIBIT 13

AFS 000023

File Number:

MIP Paid: \$3576.00*

 Equal Housing Opportunity
Assurity Financial Services, LLC

Second Notice

NV310747

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid (FHA) Mortgage Insurance Premium (MIP)** account of FHA borrowers who originated an FHA loan in the years 1999 through 2004. Most individuals who paid this Mortgage Insurance Premium are eligible for a refund, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

This is not a mandated refund and the refund process will only be initiated under the direction of the homeowner.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

Our records indicate that you paid an up front Mortgage Insurance Premium of \$3576.00 at your FHA loan closing on 5/23/2003. According to this information, you currently have a positive balance in your MIP account, which may be refunded† to you.

Please call our office at 1-800-678-1987 to discuss the details of your MIP refund. A representative will be available to assist you. *Se habla español.*

Sincerely,



Shawn Ybarra
FHA Loan Advisor

Assurity Financial Services, LLC
8275 S Eastern Ave. Ste 117
Las Vegas, NV 89123
702-932-1222; 800-678-1987

* Estimated. Condominiums do not require the payment of an up front mortgage insurance premium to HUD.

** Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account.

† The refund process will only be initiated at the homeowner's request.

AFS 000161

File Number: <State><Type><File#>-N

MIP Paid: \$<Amt>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

FINAL NOTICE

<State><Type><File#>-N

<FullName>
<Address>
<City>, <State> <Zip>

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP)** account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. Most individuals who paid this Mortgage Insurance Premium are eligible for a refund, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

<FullName>,

Our records indicate that you paid an up front Mortgage Insurance Premium of \$<Amt> at your FHA loan closing on <Date>. According to this information, you currently have a positive balance in your MIP account, which may be refunded to you.

Please call our office at <PhoneNumber> to discuss the details of your MIP refund. A representative will be available to assist you. **Se habla español.**

Sincerely,



Shawn Ybarra
FHA Loan Advisor

Assurity Financial Services, LLC
8275 S Eastern Ave, Ste 117
Las Vegas, NV 89123
702-932-1222; 800-678-1987

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMIP in addition to the annual MIP.** Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. This is a solicitation for a home loan.
Nevada License #1208, FHA Mortgage #1845900022, CO M98R-0106533.

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ASSURITY
000123

EXHIBIT 15

Mortgage Insurance Premium Refund Notice

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP) account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. **Most individuals who paid this Mortgage Insurance Premium are eligible for a refund**, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Please call our MIP Refund Division at 1-800-979-4894 within 72 hours to discuss your case. A representative will be available to assist you. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<Full_Name>
<Address>
<City>, <State> <Zip>

* Labeled: Escrow for borrowers in approved condominium projects prior to January 1, 2002. All FHA borrowers are required to use MIP in addition to the annual MIP. This is a restriction for a limited time. The MIP contribution/charges for each premium is refunded, based on the number of months the loan was repaid. Mortgage information provided by Data Warehouse Corporation.

CO UCCB Supervisor License #440021 FHA Mortgage#15470005

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Mortgage Insurance Premium Refund Notice

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP) account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. **Most individuals who paid this Mortgage Insurance Premium are eligible for a refund**, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Please call our MIP Refund Division at 1-800-979-4894 within 72 hours to discuss your case. A representative will be available to assist you. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<Full_Name>
<Address>
<City>, <State> <Zip>

* Labeled: Escrow for borrowers in approved condominium projects prior to January 1, 2002. All FHA borrowers are required to use MIP in addition to the annual MIP. This is a restriction for a limited time. The MIP contribution/charges for each premium is refunded, based on the number of months the loan was repaid. Mortgage information provided by Data Warehouse Corporation.

CO UCCB Supervisor License #440021 FHA Mortgage#15470005

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Mortgage Insurance Premium Refund Notice

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP) account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. **Most individuals who paid this Mortgage Insurance Premium are eligible for a refund**, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Please call our MIP Refund Division at 1-800-979-4894 within 72 hours to discuss your case. A representative will be available to assist you. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<Full_Name>
<Address>
<City>, <State> <Zip>

File: <Full_Name>
Case #: CO<Type><File#>-31
Refund Est: \$<Amount>.00*
Notice Date: <Date>

* Labeled: Escrow for borrowers in approved condominium projects prior to January 1, 2002. All FHA borrowers are required to use MIP in addition to the annual MIP. This is a restriction for a limited time. The MIP contribution/charges for each premium is refunded, based on the number of months the loan was repaid. Mortgage information provided by Data Warehouse Corporation.

CO UCCB Supervisor License #440021 FHA Mortgage#15470005

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EXHIBIT 16

AFS 000018

Mortgage Insurance Premium Refund Notice

Second Notice

Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER



The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP) account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. **Most individuals who paid this Mortgage Insurance Premium are eligible for a refund**, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Please call our MIP Refund Division at <PhoneNumber> within 72 hours to discuss your case. A representative will be available to assist you. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<St><Type><File#>-N
<FullName>
<Address>
<City>, <State> <Zip>

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMP in addition to the annual MIP.

The refund process will only be initiated at the homeowner's request.

AZ #BK-0607309, CO #MBBR-0106533, FHA Mortgage #11645900039

Homeowner Copy

Copyright © 2005, Assurity Financial Services, LLC. All rights reserved.

Mortgage Insurance Premium Refund Notice

Second Notice

Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER



The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP) account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. **Most individuals who paid this Mortgage Insurance Premium are eligible for a refund**, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Please call our MIP Refund Division at <PhoneNumber> within 72 hours to discuss your case. A representative will be available to assist you. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<St><Type><File#>-N
<FullName>
<Address>
<City>, <State> <Zip>

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMP in addition to the annual MIP.

The refund process will only be initiated at the homeowner's request.

AZ #BK-0907309, CO #MBBR-0106533, FHA Mortgage #1045900039

Homeowner Copy

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Mortgage Insurance Premium Refund Notice

Second Notice

Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER



The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP) account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. **Most individuals who paid this Mortgage Insurance Premium are eligible for a refund**, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

Please call our MIP Refund Division at <PhoneNumber> within 72 hours to discuss your case. A representative will be available to assist you. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<St><Type><File#>-N
<FullName>
<Address>
<City>, <State> <Zip>

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMP in addition to the annual MIP.

The refund process will only be initiated at the homeowner's request.

AZ #BK-0607309, CO #MBBR-0106533, FHA Mortgage #11645900039

Homeowner Copy

**ASSURITY
000093**

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EXHIBIT 17

Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Your Government Insured Home Loan

Notice: We have been trying to contact you regarding your federally insured FHA home loan. Please call us as soon as possible.

Home Loan Re-Classifications: You were required to pay an Upfront Mortgage Insurance Premium** when your loan originally funded on <Date>. A portion of this premium may be refunded or credited to you in the event your loan is re-classified into a new fixed rate loan. We can assist you in your home loan re-classification and ensure that the maximum refund or credit is appropriately applied.

FHA ID# 1845900051 WA Lic #520-CL-29117

<Date>

 Equal Housing Opportunity
Assurity Financial Services, LLC

Amount: \$<Amt> Paid <Date>
File Number: <File#>-976

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UPFMP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. Assurity Financial Services, LLC is licensed by the US Department of Housing and Urban Development (HUD) and is not part of HUD. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. Copyright © 2008, Assurity Financial Services, LLC. All Rights reserved.

Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Your Government Insured Home Loan

Notice: We have been trying to contact you regarding your federally insured FHA home loan. Please call us as soon as possible.

Home Loan Re-Classifications: You were required to pay an Upfront Mortgage Insurance Premium** when your loan originally funded on <Date>. A portion of this premium may be refunded or credited to you in the event your loan is re-classified into a new fixed rate loan. We can assist you in your home loan re-classification and ensure that the maximum refund or credit is appropriately applied.

FHA ID# 1845900051 WA Lic #520-CL-29117

<Date>

 Equal Housing Opportunity
Assurity Financial Services, LLC

Amount: \$<Amt> Paid <Date>
File Number: <File#>-976

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UPFMP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. Assurity Financial Services, LLC is licensed by the US Department of Housing and Urban Development (HUD) and is not part of HUD. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. Copyright © 2008, Assurity Financial Services, LLC. All Rights reserved.

Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Your Government Insured Home Loan

Notice: We have been trying to contact you regarding your federally insured FHA home loan. Please call us as soon as possible.

Home Loan Re-Classifications: You were required to pay an Upfront Mortgage Insurance Premium** when your loan originally funded on <Date>. A portion of this premium may be refunded or credited to you in the event your loan is re-classified into a new fixed rate loan. We can assist you in your home loan re-classification and ensure that the maximum refund or credit is appropriately applied.

FHA ID# 1845900051 WA Lic #520-CL-29117

<Date>

 Equal Housing Opportunity
Assurity Financial Services, LLC

Amount: \$<Amt> Paid <Date>
File Number: <File#>-976

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UPFMP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. Assurity Financial Services, LLC is licensed by the US Department of Housing and Urban Development (HUD) and is not part of HUD. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. Copyright © 2008, Assurity Financial Services, LLC. All Rights reserved.

Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Your Government Insured Home Loan

Notice: We have been trying to contact you regarding your federally insured FHA home loan. Please call us as soon as possible.

Home Loan Re-Classifications: You were required to pay an Upfront Mortgage Insurance Premium** when your loan originally funded on <Date>. A portion of this premium may be refunded or credited to you in the event your loan is re-classified into a new fixed rate loan. We can assist you in your home loan re-classification and ensure that the maximum refund or credit is appropriately applied.

FHA ID# 1845900051 WA Lic #520-CL-29117

<Date>

 Equal Housing Opportunity
Assurity Financial Services, LLC

Amount: \$<Amt> Paid <Date>
File Number: <File#>-976

* Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UPFMP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. Assurity Financial Services, LLC is licensed by the US Department of Housing and Urban Development (HUD) and is not part of HUD. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation. Copyright © 2008, Assurity Financial Services, LLC. All Rights reserved.

Notice

Assurity Financial Services, LLC
For return mail purposes only
14205 SE 36th Street
Suite 100
Bellevue, WA 98006

Call For
Information

Call: <PhoneNumber>
File# <File#>-976

<FullName>
<Address>
<City>, <State> <Zip>



Notice

Assurity Financial Services, LLC
For return mail purposes only
14205 SE 36th Street
Suite 100
Bellevue, WA 98006

Call For
Information

Call: <PhoneNumber>
File# <File#>-976

<FullName>
<Address>
<City>, <State> <Zip>



ASSURITY
000083

Notice

Assurity Financial Services, LLC
For return mail purposes only
14205 SE 36th Street
Suite 100
Bellevue, WA 98006

Call For
Information

Call: <PhoneNumber>
File# <File#>-976

<FullName>
<Address>
<City>, <State> <Zip>



Notice

Assurity Financial Services, LLC
For return mail purposes only
14205 SE 36th Street
Suite 100
Bellevue, WA 98006

Call For
Information

Call: <PhoneNumber>
File# <File#>-976

<FullName>
<Address>
<City>, <State> <Zip>



Notice to Homeowner: Post-Gram

RE: Government Insured Home Loan

Notice: Several attempts have been made to contact you regarding your federally insured VA home loan. Please call us regarding this loan as soon as possible.

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.*

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please Call: <PhoneNumber>

File# FLVA<File#>-588

\$<Amount> Paid <Date>

Last attempted contact:



Contact Date: / /

Initials: / /
* The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur in the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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Notice to Homeowner: Post-Gram

RE: Government Insured Home Loan

Notice: Several attempts have been made to contact you regarding your federally insured VA home loan. Please call us regarding this loan as soon as possible.

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.*

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please Call: <PhoneNumber>

File# FLVA<File#>-588

\$<Amount> Paid <Date>

Last attempted contact:



Contact Date: / /

Initials: / /
* The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur in the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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ASTY-2-000024

Notice to Homeowner: Post-Gram

RE: Government Insured Home Loan

Notice: Several attempts have been made to contact you regarding your federally insured VA home loan. Please call us regarding this loan as soon as possible.

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.*

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please Call: <PhoneNumber>

File# FLVA<File#>-588

\$<Amount> Paid <Date>

Last attempted contact:



Contact Date: / /

Initials: / /
* The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur in the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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Notice to Homeowner: Post-Gram

RE: Government Insured Home Loan

Notice: Several attempts have been made to contact you regarding your federally insured VA home loan. Please call us regarding this loan as soon as possible.

For most homeowners with a United States Department of Veteran Affairs (VA) loan, lenders have required the establishment of an escrow account. As a result, most eligible veterans are due a full cash refund of the balance in their existing escrow account when participating in the VA IRRRL program.*

Separately, VA requires an upfront funding fee for all mortgages originated to qualifying participants, unless the veteran is specifically exempt. In any situation where the eligible veteran was charged yet exempt, or inadvertently overcharged for their VA funding fee, the veteran who paid cash for the funding fee receives a cash refund for the amount of the overpayment (VA Pamphlet 26-7, Revised 9/15/04, Chapter 8, Section j, page 22).

Please Call: <PhoneNumber>

File# FLVA<File#>-588

\$<Amount> Paid <Date>

Last attempted contact:



Contact Date: / /

Initials: / /
* The VA IRRRL program was enacted through the passing of The Veteran's Disability Compensation & Housing Benefits Amendments of 1980 (Public Law 96-385), to benefit veteran borrowers in good standing. While its sole purpose is not to enable cash refunds of escrow account balances, these refunds do occur in the case of a veteran who paid the funding fee out of loan proceeds, the lender must apply the overpayment against the loan balance. The lender must then submit evidence to VA that the refund was so applied (VA Pamphlet 26-7 Revised, Chapter 8, Section j, page 22). This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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FL LIC #ML-0700758 VA #2390640000

Notice

Refund Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLVA<File#>-588

<Full_Name>
<Address>
<City>, <State> <Zip>

FL LIC #ML-0700758 VA #2390640000

Notice

Refund Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLVA<File#>-588

<Full_Name>
<Address>
<City>, <State> <Zip>

FL LIC #ML-0700758 VA #2390640000

Notice

Refund Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLVA<File#>-588

<Full_Name>
<Address>
<City>, <State> <Zip>

FL LIC #ML-0700758 VA #2390640000

Notice

Refund Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLVA<File#>-588

<Full_Name>
<Address>
<City>, <State> <Zip>

This NOTICE contains important information about your Government Insured FHA Loan.

<FullName>,

According to our records, your FHA loan that closed on <Date> may be eligible for a refund¹ of a portion of the Mortgage Insurance Premium paid when you closed your loan. We are currently contacting all FHA homeowners in Indiana who may qualify for a refund of their MIP*. Due to the time sensitive nature of your refund, it is important that you contact us within 1 week of receiving this notice to receive maximum benefit. Not all homeowners are eligible for this refund program and you were selected based upon FHA guidelines for MIP refund eligibility.

In order to proceed with the refund process, you will need the following information when you call: File number, property address, monthly payment amount, and interest rate.

Ch. L. H.

Chris Hamler
FHA Loan Advisor
Assurity Financial Services, LLC
FHA Mortgage ID #1845900051

MIP Paid: \$<Amt> ²
File Number: <St><Type><File#> 54
<PhoneNumber>

You may not receive a Second MIP Notice

¹ If you have already received your refund, please disregard this notice. ² Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMIP in addition to the annual MIP. This is a subtraction for a home loan. * Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account.

 Equal Housing Opportunity
Assurity Financial Services, LLC

P55MPZ
24563

MIP REFUND CERTIFICATE		
File Number <St><Type><File#> 54	Date of Loan <Date>	Amount of Loan <Amt>
Last Name of Insured <Last>	MIP Paid at Close <Amt>	Certificate Date <Date>
Address of Property: <Address>, <City>, <State> <Zip>		
Mortgagee Name: <Lender>		
Please call <PhoneNumber> to speak with one of our refund specialists for details. Call before your MIP account balance is terminated.		
<small>Copyright © 2002-2006 Assurity Financial Services, LLC. All rights reserved.</small>		

6025 S. Quebec St., Ste 220
Englewood, CO 80111

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

<FullName>
<Address>
<City>, <State> <Zip>

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

EXHIBIT 20

<St><Type><File#> 54

ASSURITY
000013

FHA Education Initiative
Assurity Financial Services, LLC

RE: United States Department of Housing and Urban Development

<Full_Name>

Trays... Files... Seq:

<Address>

<City>, <S <Zip>

||

WA Lic #520-CL-29117

FHA Mortgage #1845900003

File No.: <S<Type<File#>-901

HUD Allows for Credit of MIP Accounts

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP)** account. Most individuals who paid this Mortgage Insurance Premium are eligible for a credit applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan. The FHA Commissioner determines how much premium is refunded, based on the number of months the loan was insured.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

Our records indicate that you paid an up front Mortgage Insurance Premium of <Amt>* at your FHA loan closing on <Date>. According to this information, you may currently have a positive balance in your MIP** account, which may be credited to you.

Please call our office at <PhoneNumber> to discuss the details of your MIP credit. A representative will be available to assist you.

Dated this 5th day of February, 2008



Justin McHood
Assurity Financial Services, LLC
<PhoneNumber>

*Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay UFMIP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. This is a solicitation for a home loan. Loan information provided by Data Warehouse Corporation. WA Lic #520-CL-29117

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EXHIBIT 21

1 Chris Hamler
2 FHA Refund Specialist
3 Assurity Financial Services, LLC.

4 RE: United States Department of Housing and Urban Development

Case No.: FLPHA<File#>-787

5 <Full_Name>,

HUD Allows for Refund of MIP Accounts

6 <Address>

7 <City>, <State>, <Zip>

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP)** account of FHA borrowers who originated an FHA loan in the years 2001 through 2006. Most individuals who paid this Mortgage Insurance Premium are eligible for a refund, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan. The FHA Commissioner determines how much premium is refunded, based on the number of months the loan was insured.

8 AFS Refund Division,

9 6025 S. Quebec Street

10 Suite 220

11 Englewood CO 80111

Note: When calling, please have the following information available: Case number, property address, monthly payment amount, and interest rate.

12 Our records indicate that you paid an up front Mortgage Insurance Premium of
13 <Amount>* at your FHA loan closing on <Date>. According to this information,
14 you currently have a positive balance in your MIP** account, which may be
15 refunded to you.

16 Please call our office at <PhoneNumber> to discuss the details of your MIP
17 refund. A representative will be available to assist you.

18 Dated this <Date>

19
20
21
22 Chris Hamler
FHA Refund Specialist

23 *Estimated. Except for borrowers in approved condominium projects prior to January 1, 2006, all FHA borrowers are required to pay
24 UPMP in addition to the annual MIP. **Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower
25 default. Each month a portion of the MIP is released from a holding account. This is a solicitation for a home loan. Loan
information provided by Data Warehouse Corporation. FL Lic #ML-0700758 FHA ID #1845900051

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ASTY-2-000036

EXHIBIT 22

File Number: AZ8946000

Annual Escrow: \$1550.00*

 Equal Housing Opportunity
Assurity Financial Services, LLC

Escrow Refund Notice

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance.

Despite these statutory RESPA limits, escrow accounts may be over-funded, resulting in excess reserve accounts. In an attempt to alleviate excessive escrow accounts, many homeowners manage their own accounts or request the escrow accounts be refunded and new, more accurate accounts established. Further, the RESPA statute does not require the lender to maintain an excess of funds.

Most individuals who paid into this type of account are eligible for a cash refund simply by re-classifying or re-financing¹ their loan.

This is not a mandated refund and will only be issued under the direction of the homeowner.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, interest rate and homeowner's insurance information.

Se habla español.

Our records indicate that you originated a mortgage loan on 6/5/2003. Based on annual escrow averages, your escrow account could have an annual accrual as high as \$1550.00. RESPA statutes dictate that this annual accrual must be refunded to you, if the accrual is no longer required due to changes in your loan program.

Please call our office at 1-800-393-9405 to discuss the steps necessary to re-classify or re-finance¹ your loan program and initiate your escrow account refund. A representative will be available to assist you. **Se habla Español.**

Sincerely,

Tony McClain
Escrow Account Analyst
Assurity Financial Services, LLC
AZ License #MBBR-0108521

* Estimated. Your actual amount may vary and is affected by: (a) not listed in, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's regulated mill levy, 3.) homeowner's insurance premiums in your area, (b) whether or not you are a member of a HOA, and 3.) your loan product type.
1) W.A.C. Your pre-determined eligibility was based on information provided by a consumer credit reporting agency. Further eligibility requirements will be verified to determine if you continue to meet all pre-lended criteria. Call 1-800-393-9405 for details.
You have the right to prohibit use of your file with any credit reporting agency in connection with any transaction that you did not initiate. You may exercise this right by notifying Experian Opt-Out, P.O. Box 740125, Atlanta, GA 30374-0125; Tree Lines, Name Removal Option, P.O. Box 97228, Jackson, MS 39208; Experian Consumer OPT-OUT, 901 W. Broad, Lincoln, NE 68521; or call 1-888-SOPT-OUT (1-888-337-6629).

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BBB
00009

EXHIBIT 23

File Number: SNCO1131047

Estimated Annual Escrow:

 Equal Housing Opportunity
Assurity Financial Services, LLC

Second Notice

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance.

Despite these statutory RESPA limits, escrow accounts may be over-funded, resulting in excess reserve accounts. In an attempt to alleviate excessive escrow accounts, many homeowners manage their own accounts or request the escrow accounts be refunded and new, more accurate accounts established. Further, the RESPA statute does not require the lender to maintain an excess of funds.

Most individuals who paid into this type of account are eligible for a cash refund simply by refinancing or re-classifying into a better loan program.

This is not a mandated refund and will only be issued under the direction of the homeowner.

Se habla español.

Our records indicate that you originated a mortgage loan on 3/3/2000. Based on annual escrow averages, your escrow account could have an annual accrual as high as \$2,011.00. RESPA statutes dictate that this annual accrual must be refunded to you, if the accrual is no longer required due to changes in your loan program.

If you are interested in reviewing your specific escrow account details to determine if a refund is due, please call our office at 1-800-979-4894 to discuss the steps necessary to change your loan program and initiate your escrow account refund. A representative will be available to assist you. When calling, please have the following information available: File number, property address, monthly payment amount, interest rate and homeowner's insurance information.

Sincerely,



Chris Hamler
Escrow Account Analyst
Assurity Financial Services, LLC

* Estimated. Your exact amount may vary and is affected by, but not limited to, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's legislated mill levy, 3.) homeowner's insurance premiums in your area, 4.) whether or not you are a member of a HOA, and 5.) your loan product type.

You have the right to prohibit use of your file with any credit reporting agency in connection with any transaction that you did not initiate. You may exercise this right by notifying Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union, Name Removal Option, P.O. Box 97328, Jackson, MS 39298; Experian Consumer OPT-OUT, 901 W Bond, Lincoln, NE 68521; or call 1-888-5OPT-OUT (1-888-567-6888).

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AFS 000243

EXHIBIT 24

File Number: <State><File#>

Estimated Annual Escrow: \$<Amt>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

Final Notice

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance.

Despite these statutory RESPA limits, escrow accounts may be over-funded, resulting in excess reserve accounts. In an attempt to alleviate excessive escrow accounts, many homeowners manage their own accounts or request the escrow accounts be refunded and new, more accurate accounts established. Further, the RESPA statute does not require the lender to maintain an excess of funds.

Most individuals who paid into this type of account are eligible for a cash refund simply by refinancing or re-classifying into a better loan program.

This is not a mandated refund and will only be issued under the direction of the homeowner.

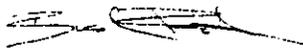
Se habla español.

<FullName>,

Our records indicate that you originated a mortgage loan on <Date>. Based on annual escrow averages, your escrow account could have an annual accrual as high as \$<Amt>. RESPA statutes dictate that this annual accrual must be refunded to you, if the accrual is no longer required due to changes in your loan program.

If you are interested in reviewing your specific escrow account details to determine if a refund is due, please call our office at <PhoneNumber> to discuss the steps necessary to change your loan program and initiate your escrow account refund. A representative will be available to assist you. When calling, please have the following information available: File number, property address, monthly payment amount, interest rate and homeowner's insurance information.

Sincerely,



Brad Fanton
Escrow Account Analyst
Assurity Financial Services, LLC
AZ License #MBBR-0108521
CO License #MBBR-0106533

EXHIBIT 25

* Estimated. Your exact amount may vary and is affected by, but not limited to, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's legislated mill levy, 3.) homeowner's insurance premiums in your area, 4.) whether or not you are a member of a HOA, and 5.) your loan product type.

You have the right to prohibit use of your title with any credit reporting agency in connection with any transaction that you did not initiate. You may exercise this right by notifying Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union, Name Removal Option, P.O. Box 97326, Jackson, MS 39288; Experian Consumer OPT-OUT, 901 W Bond, Lincoln, NE 68521; or call 1-888-SOPT-OUT (1-888-567-8688).

ASSURITY
000229

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File Number: <File#>

Annual Escrow: \$<Amt>*

 Equal Housing Opportunity
Assurity Financial Services, LLC

Final Escrow Refund Notice

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance.

Despite these statutory RESPA limits, escrow accounts may be over-funded, resulting in excess reserve accounts. In an attempt to alleviate excessive escrow accounts, many homeowners manage their own accounts or request the escrow accounts be refunded and new, more accurate accounts established. Further, the RESPA statute does not require the lender to maintain an excess of funds.

Most individuals who paid into this type of account are eligible for a cash refund simply by refinancing.†

This is not a mandated refund and will only be issued under the direction of the homeowner.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, interest rate and homeowner's insurance information.

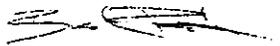
Se habla español.

<FullName>,

Our records indicate that you originated a mortgage loan on <Date>. Based on annual escrow averages, your escrow account could have an annual accrual as high as \$<Amt>. RESPA statutes dictate that this annual accrual must be refunded to you, if the accrual is no longer required due to changes in your loan program.

Please call our office at <PhoneNumber> to discuss the steps necessary to change your loan program and initiate your escrow account refund. A representative will be available to assist you. ***Se habla Español.***

Sincerely,



Brad Fanton
Escrow Account Analyst
Assurity Financial Services, LLC
AZ License #MBBR-0108521

EXHIBIT 26

* Estimated. Your exact amount may vary and is affected by, but not limited to, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's registered mill levy, 3.) homeowner's insurance premiums in your area, 4.) whether or not you are a member of a HOA, and 5.) your loan product type.
† Your predetermined eligibility was based on information provided by a consumer credit reporting agency. Further eligibility requirements will be verified to determine if you continue to meet all pre-selected criteria. Call 1-800-393-9405 for details.
You have the right to prohibit use of your file with any credit reporting agency in connection with any transaction that you did not initiate. You may exercise this right by notifying Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union, Name Removal Option, P.O. Box 97328, Jackson, MS 39288; Experian Consumer OPT-OUT, 901 W Bond, Lincoln, NE 68521, or call 1-888-SOPT-OUT (1-888-567-8688).

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ASSURITY
000278

Escrow Refund Notice

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance. Despite these statutory RESPA limits, escrow accounts may be overfunded, resulting in excess reserve accounts.

Excess escrow accounts may be refunded to the homeowner.

Please call <PhoneNumber> to discuss your case. Restructuring your loan, by refinancing, will initiate the refund. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<St><File#>

<FullName>

<Address>

<City>, <State> <Zip>

Homeowner Copy

File:	<FullName>
Case #:	<St><File#>
Refund Est.:	\$<Amt>*
Notice Date:	<Date>

*Estimated. Your exact amount may vary. This estimate is affected by, but not limited to, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's legislated mill levy, 3.) homeowner's insurance premiums in your area, 4.) whether or not you are a member of a HOA, and 5.) your loan product type. AZ License #MBBR-0108521. FHA Mortgagee #1645900039.

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Escrow Refund Notice

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance. Despite these statutory RESPA limits, escrow accounts may be overfunded, resulting in excess reserve accounts.

Excess escrow accounts may be refunded to the homeowner.

Please call <PhoneNumber> to discuss your case. Restructuring your loan, by refinancing, will initiate the refund. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<St><File#>

<FullName>

<Address>

<City>, <State> <Zip>

Homeowner Copy

File:	<FullName>
Case #:	<St><File#>
Refund Est.:	\$<Amt>*
Notice Date:	<Date>

*Estimated. Your exact amount may vary. This estimate is affected by, but not limited to, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's legislated mill levy, 3.) homeowner's insurance premiums in your area, 4.) whether or not you are a member of a HOA, and 5.) your loan product type. AZ License #MBBR-0108521. FHA Mortgagee #1645900039.

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Escrow Refund Notice

 Equal Housing Opportunity
Assurity Financial Services, LLC

IMPORTANT NOTICE TO HOMEOWNER

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance. Despite these statutory RESPA limits, escrow accounts may be overfunded, resulting in excess reserve accounts.

Excess escrow accounts may be refunded to the homeowner.

Please call <PhoneNumber> to discuss your case. Restructuring your loan, by refinancing, will initiate the refund. *When calling, please refer to your case number, and have your current property address, monthly payment amount and interest rate available.*

<St><File#>

<FullName>

<Address>

<City>, <State> <Zip>

Homeowner Copy

File:	<FullName>
Case #:	<St><File#>
Refund Est.:	\$<Amt>*
Notice Date:	<Date>

*Estimated. Your exact amount may vary. This estimate is affected by, but not limited to, changes in the following: 1.) the assessed value of your home as recorded with your county clerk, 2.) your county's legislated mill levy, 3.) homeowner's insurance premiums in your area, 4.) whether or not you are a member of a HOA, and 5.) your loan product type. AZ License #MBBR-0108521. FHA Mortgagee #1645900039.

ASSURITY
000227

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EXHIBIT 27

1001 PENNSYLVANIA AVENUE NW
SUITE 600 SOUTH
WASHINGTON DC 20004

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

HOMEOWNER ACTION REQUIRED

Claim # <SFHA<File#>-508

<Full_Name>

<Address>

<City>, <S <Zip>

||

FL LIC #ML-0700758. FHA ID #1845900051.

REMOVE THESE EDGES FIRST
FOLD, CREASE AND TEAR ALONG PERFORATION

REMOVE THESE EDGES FIRST
FOLD, CREASE AND TEAR ALONG PERFORATION

EXHIBIT 29

ASTY-2-000017

REMOVE SIDE EDGES FIRST
THEN FOLD AND TEAR THIS STUB ALONG PERFORATION



Sorry we missed you...

Paid: <Amount>*

Several attempts have been made to reach you concerning monies collected when your loan closed on the property listed below:

Claim #: FLFHA<File#>-508
<Address>

It is important that you call <PhoneNumber> by <Date> during normal business hours (M-F 9:00 am - 6:00 pm).

You may be eligible for a refund of up to <Amount>* paid when your loan closed on <Date>. Please contact us by <Date> to avoid forfeiting some or all of your refund.

This notice is based upon information concerning your FHA loan that closed on <Date>.

To ensure proper handling of your claim, please have your address and claim number available and a Refund Specialist will be available to assist you.

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Disclaimer: Your exact amount may vary and is affected by, but not limited to, changes in the following: 1. The assessed value of your home as recorded with your county clerk; 2. Your county's registered mill levy; 3. Homeowner's insurance premiums; 4. Your area's; 5. Whether or not you are a member of a HOA and the HOA's; 6. Your county's product type. (All four detailed analyses. This is a calculation for a home loan. Mortgage information provided by Data Warehouse Corporation. File # 84L070038 - FHA ID # 84S90031

PSEMPV

22347

1001 PENNSYLVANIA AVENUE NW
SUITE 600 SOUTH
WASHINGTON DC 20004

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

HOMEOWNER ACTION REQUIRED

Claim # <SOMA<File#>-507

<Full_Name>
<Address>
<City>, <S <Zip>

||

FL Lic #ML-0700758. FHA ID #1845900051.

REMOVE THESE EDGES FIRST
FOLD, CREASE AND TEAR ALONG PERFORATION

REMOVE THESE EDGES FIRST
FOLD, CREASE AND TEAR ALONG PERFORATION

EXHIBIT 30

ASTY-2-000019

REMOVE SIDE EDGES FIRST
THEN FOLD AND TEAR THIS STUB ALONG PERFORATION



Sorry we missed you...

Lender: <Lender>

Attempts to reach you regarding the adjustment of the interest rate and the change of payments* on the home loan taken out on the property listed below have gone unanswered.

Claim #: FLOMA<File#>-507
<Address>

It is important that you call <PhoneNumber> by <Date> during normal business hours (M-F 9:00 am - 6:00 pm).

You may be eligible for programs to decrease and/or stabilize your mortgage payment. Please contact us by <Date> to avoid a payment adjustment that could decrease your monthly cash flow and increase your overall cost of homeownership.

This notice is based upon information concerning your loan that closed on <Date>.

To ensure proper handling of your claim, please have your address and claim number available and a Specialist will be available to assist you.

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* An ARM (Adjustable Rate Mortgage) has four components: (1) an index; (2) a margin; (3) an interest rate cap structure; and (4) an initial interest rate period. When the initial interest rate period has expired, the new interest rate will be adjusted accordingly. Increases or decreases in the interest rate will be limited by the interest rate cap structure of your loan. The interest rate cap structure provides some protection from large interest rate swings. There are two types of caps: (1) annual, and (2) life of the loan. The annual cap limits the maximum (and minimum) interest rate you can pay for as long as you have the mortgage. Hybrid ARMs offer an initial interest rate that is constant for the first 3-, 5-, 7-, or 10 years. After the initial period the interest rate will adjust annually. Below are the different interest rate cap structures for the various ARM products:
- 1-year ARM and 3-year hybrid ARM have annual caps of one percentage point, and life-of-the-loan caps of five percentage points.
- 5-, 7-, and 10-year hybrid ARM have annual caps of two percentage points, and life-of-the-loan caps of six percentage points.
Example - If your initial interest rate were 5.00%, the highest possible interest rate would be 10.00%.
Mortgage information provided by Data Warehouse Corporation. This is a solicitation for a home loan. Additional information can be obtained through your current lender. Assurity Financial Services is not affiliated with <Lender>. FL Lic #ML-0700758 F-HA ID #1845900051.

PSEMPV

22347

D Assurity Financial Services, LLC
FHA Education Center - Rocky Mtn.

1i. Total Estimated Refund: <Amt>

Please call <PhoneNumber> to discuss I. and II.:

i.
Application for Premium Refund or
Distributive Share Payment

ii.
U.S. Department of Housing And Urban Development -
Federal Housing Administration Mortgagee #184590045

10-24-05

1b. Address of FHA Insured Property 15608 NE 44TH ST VANCOUVER WA 98682-7167		
1d. Notice:	1e. Origination Date: <Date>	1f. Potential MIP Refund: <Amt>
1g. Source:	1h. Original Mortgage: <Amt>	1i. Distributive Share: \$<Amt>
1j. Address Key:....	1k. Computed Prepaid Premium: <Amt>	1l. Total Estimated Refund: <Amt>

File Number: <St><Type><File#>-56

Please call <PhoneNumber> to discuss I. and II.:

Please call for information about your FHA loan (Up Front Mortgage Insurance Premium paid at your 10-27-2004 settlement, purpose and calculation of FHA mortgage insurance, potential refunds due to borrowers who have sold insured property or left FHA, potential refunds that may be initiated by current FHA borrowers, and proper completion of the U.S. Department of housing and Urban Development Application for Premium Refund or Distributive Share Payment.) Counseling about your FHA loan may include a solicitation for a home loan or participation in FHA's streamline program. A portion of this notice contains a reproduction of the actual FHA Application for Premium Refund or Distributive Share Payment.

6025 S. Quebec St., Ste 220
Englewood, CO 80111

<FullName>
<Address>
<City>, <State> <Zip>

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

REFUND SUBMISSION FORM and FAX COVER

Date: _____
FORM NM-7002

To: Mortgage Lending Refund Division, Assurity Financial Services, LLC

copy

Homeowner Name:
Street Address:
City, State Zip:
Amount Paid:

Complete this section as the fax cover page.

<Full name>
<Address>
<City>, <State> <Zip>
<Amt>

Initial Request For Approval

Resubmitted with Corrections

The final amount of the refund depends upon the manner in which the loan was structured when it closed. Fully complete this form and FORM 1003 and attach the required documents in order to determine the full amount and initiate the refund process. If the form is incomplete or additional information is necessary, a copy will be returned to the applicant with the file number for future reference.

Please read the instructions that accompany this form before submitting a refund request. Attach copies of the required documentation and use this FORM as the cover page. Incomplete or inaccurate information will delay the refund process. All requests are subject to review.

The following information is required on **ALL** refund requests (copies can be accepted in place of the original):

- Settlement Statement (HUD)
- Deed of Trust
- Note
- W-2's or equivalent income verification

For further instructions in obtaining a refund, please contact the Refund Division at (800) 782-8196 and a representative will be available to assist you.

EXHIBIT 32

COMPLETELY fill out information below.

File Number:
Mortgage Close Date:
Escrows Collected:
P&I:

<File Number>
<Close Date>

ASSURITY
000022

Insufficient Information

It is illegal to submit fraudulent or falsified documents. Violators will be prosecuted to the full extent of applicable federal and state laws.

Required Licensing: FHA ID# 1845900051. NM Reg. #02927. This is a solicitation for a home loan. Copyright © 2006. Assurity Financial Services, LLC. All rights reserved.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FHA MORTGAGES #1845900051
ASSURITY FINANCIAL SERVICES, LLC
14205 SE 36th St, #100, Bellevue, WA 98006



EQUAL HOUSING OPPORTUNITY

800-979-4896

ASSISTANT ADVISOR FOR CONSUMER ADVOCACY-
ASSURITY CONSUMER ADVOCACY DIVISION

CIRCULAR #2007-695
PREVIOUS EDITIONS OBSOLETE

September 21, 2007

TO:

SUBJECT: Notification of rights and privileges to government backed
mortgagor with solicitation for a home loan

HUD has announced that Mortgage Insurance Premium (MIP) refunds are due to over 319,000 homeowners. The amount owed to FEDERAL HOUSING ADMINISTRATION (FHA) borrowers exceeds 250 million dollars. Homeowners who originated their FHA mortgage after September 1, 1983 may be eligible for a full or partial MIP refund. STATUTE OF LIMITATIONS: HUD is not liable for a distributive share that remains unclaimed 6 years from the date notification was first sent to the last known address of the mortgagor.

FHA TO FHA REFINANCES: When an FHA loan is refinanced, the refund of the old premium may be applied toward the up-front premium required for the new loan. The FHA Commissioner determines how much premium is refunded, based on the number of months the loan was insured.

Mortgage companies are required to notify HUD of insurance termination on FHA mortgages. If eligible for a refund, HUD will either request Treasury to issue a check directly to the homeowner or send an Application for Premium Refund or Distributive Share Payment (form HUD-27050-S). Homeowners should read the application carefully, sign it, have it notarized, and provide proof of ownership before submitting to HUD.

Our records indicate the following homeowner(s) are eligible for a full or partial MIP refund, either in cash or applied toward a new FHA loan via one or more federally guaranteed programs:

File Number:
Refund recipient:
Estimated MIP Paid: \$1,951.00

The primary service of Assurity Financial Services, LLC is the origination of government insured home loans and the education of FHA and VA borrowers. Please call our regional office toll free at (800) 979-4896 to discuss your refund eligibility and federal program options. You will be required to reference the file number above.

Sincerely,


Chris Hamler
Assistant Advisor for Consumer Advocacy,
Assurity Consumer Advocacy Division

FEDERAL AND STATE REGISTRATIONS: HUD Mortgages #1845900051. WA ID#980-CL-29117
Mortgage information provided by Data Warehouse Corporation. This is a solicitation for a home loan.
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EXHIBIT 33

NOTICE

We have been trying to contact you in regards to changes in the mortgage for the property located at <Address>. There is new information concerning your current loan program that we are required to share with you.

If the recipient name listed below is the current owner of this property, please contact our office at 1-800-782-8196 to verify and update your file. A customer service agent will be able to assist you when you call. For privacy purposes we can only speak with the recipient.

Please have the following information available when you call: recipient s I.D. number and property address.

FOR PRIVACY PURPOSES, WE CAN ONLY SPEAK WITH THE RECIPIENT LISTED BELOW.		
Recipient's Name:	<Last_Name>, <First_Name>	
Dated: <Date>	Recipient's ID #: <S<Type><File#>-179	Year: <Year>

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WA ID #520-CL-29117

You have the right to prohibit use of your file with any credit reporting agency in connection with any transaction that you did not initiate. You may exercise this right by notifying Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union, Name Removal Option, P.O. Box 87328, Jackson, MS 39288; Experian Consumer Opt-OUT, 901 W Bond, Lincoln, NE 68521; or call 1-888-SOPT-OUT (1-888-567-8688). This is a solicitation for a home loan. Loan information provided by Data Warehouse Corporation. Call for a detailed analysis.

1001 Pennsylvania Avenue NW
 Suite 600 South
 Washington DC 20004

<Full Name>
 <Address>
 <City>, <S <Zip>

SEE OTHER SIDE FOR
 OPENING INSTRUCTIONS

1001 PENNSYLVANIA AVENUE NW

IMPORTANT NOTICE - DO NOT DESTROY

Official Notice Date: <Date> Excess Funds Paid: \$<Amt>*

By law, you are required to be notified by your lender prior to an interest rate adjustment on your home loan that will increase your overall cost of home ownership.

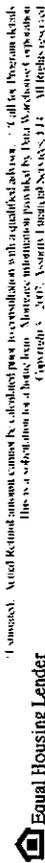
This document serves as formal notice of a potential interest rate adjustment to a higher rate and higher future mortgage payments on your Adjustable Rate Loan.

In most cases, homeowners can avoid these increased living costs and in some cases, excess funds paid on your loan can be refunded directly to you through Government and Privately sponsored programs**.

To determine how you can benefit from these programs, please call:

<PhoneNumber> (Toll Free) File# <St><Type><File#>-600

A representative will be able to advise you on your current options to avoid your next payment increase and explain the refund process.



* Annualized Annual Refund amount cannot be calculated prior to completion with a qualified advisor. Call for Program Details. This is a solicitation for a home loan. Mortgage information provided by Data Watchtower Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

ASSURITY
000056

IMPORTANT NOTICE - DO NOT DESTROY

Official Notice Date: <Date> Excess Funds Paid: \$<Amt>*

By law, you are required to be notified by your lender prior to an interest rate adjustment on your home loan that will increase your overall cost of home ownership.

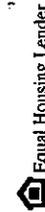
This document serves as formal notice of a potential interest rate adjustment to a higher rate and higher future mortgage payments on your Adjustable Rate Loan.

In most cases, homeowners can avoid these increased living costs and in some cases, excess funds paid on your loan can be refunded directly to you through Government and Privately sponsored programs**.

To determine how you can benefit from these programs, please call:

<PhoneNumber> (Toll Free) File# <St><Type><File#>-600

A representative will be able to advise you on your current options to avoid your next payment increase and explain the refund process.



* Annualized Annual Refund amount cannot be calculated prior to completion with a qualified advisor. Call for Program Details. This is a solicitation for a home loan. Mortgage information provided by Data Watchtower Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

IMPORTANT NOTICE - DO NOT DESTROY

Official Notice Date: <Date> Excess Funds Paid: \$<Amt>*

By law, you are required to be notified by your lender prior to an interest rate adjustment on your home loan that will increase your overall cost of home ownership.

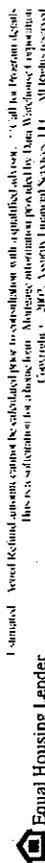
This document serves as formal notice of a potential interest rate adjustment to a higher rate and higher future mortgage payments on your Adjustable Rate Loan.

In most cases, homeowners can avoid these increased living costs and in some cases, excess funds paid on your loan can be refunded directly to you through Government and Privately sponsored programs**.

To determine how you can benefit from these programs, please call:

<PhoneNumber> (Toll Free) File# <St><Type><File#>-600

A representative will be able to advise you on your current options to avoid your next payment increase and explain the refund process.



* Annualized Annual Refund amount cannot be calculated prior to completion with a qualified advisor. Call for Program Details. This is a solicitation for a home loan. Mortgage information provided by Data Watchtower Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

IMPORTANT NOTICE - DO NOT DESTROY

Official Notice Date: <Date> Excess Funds Paid: \$<Amt>*

By law, you are required to be notified by your lender prior to an interest rate adjustment on your home loan that will increase your overall cost of home ownership.

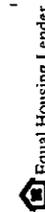
This document serves as formal notice of a potential interest rate adjustment to a higher rate and higher future mortgage payments on your Adjustable Rate Loan.

In most cases, homeowners can avoid these increased living costs and in some cases, excess funds paid on your loan can be refunded directly to you through Government and Privately sponsored programs**.

To determine how you can benefit from these programs, please call:

<PhoneNumber> (Toll Free) File# <St><Type><File#>-600

A representative will be able to advise you on your current options to avoid your next payment increase and explain the refund process.



* Annualized Annual Refund amount cannot be calculated prior to completion with a qualified advisor. Call for Program Details. This is a solicitation for a home loan. Mortgage information provided by Data Watchtower Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

EXHIBIT 35

ARM/REFUND DIVISION
1001 PENNSYLVANIA AVENUE NW, SUITE 600 SOUTH
WASHINGTON DC 20004

IMPORTANT NOTICE

<FullName>
<Address>
<City>, <State> <Zip>

<PhoneNumber>
File# <St><Type><File#>-600

ARM/REFUND DIVISION
1001 PENNSYLVANIA AVENUE NW, SUITE 600 SOUTH
WASHINGTON DC 20004

IMPORTANT NOTICE

<FullName>
<Address>
<City>, <State> <Zip>

<PhoneNumber>
File# <St><Type><File#>-600

ARM/REFUND DIVISION
1001 PENNSYLVANIA AVENUE NW, SUITE 600 SOUTH
WASHINGTON DC 20004

IMPORTANT NOTICE

<FullName>
<Address>
<City>, <State> <Zip>

<PhoneNumber>
File# <St><Type><File#>-600

ARM/REFUND DIVISION
1001 PENNSYLVANIA AVENUE NW, SUITE 600 SOUTH
WASHINGTON DC 20004

IMPORTANT NOTICE

<FullName>
<Address>
<City>, <State> <Zip>

<PhoneNumber>
File# <St><Type><File#>-600

ASSURITY
000057

Refund Notice

It has been determined that there are significant errors in the Principal and Interest Calculation of up to 30% of all Adjustable Rate Mortgages. Errors continue to be made by lenders calculating Principal and Interest Payments when a loan adjusts or is sold to another lender causing significant overcharges to be applied to homeowners ranging from \$300 - \$38,000. In the event a homeowner has been overcharged, the homeowner is legally due a refund in cash or applied against the principle balance of the loan. Average errors in individual mortgages range from \$700 to \$1,400 and any error can be compounded dramatically with each subsequent adjustment.*

<Full_Name>,

Your current Adjustable Rate Home Loan has been identified due to a high overcharge risk assessment. For information on how to collect any refund that may be due to you, please call our office at 1-866-463-0414.

A Refund Audit Specialist will be able to help you determine your correct Principal and Interest Payment and assist you in collecting any refund that you may be legally entitled to.

Sincerely,



Justin McHodd
Assurity Financial Services, LLC
WA Lic. #520-CL-29117
(866) 463-0414

EXHIBIT 36

*Information concerning Adjustable Rate Mortgage errors has appeared in the Wall Street Journal, CNN, Money Magazine, Loantech, LLC and various other financial publications. You may be entitled to receive an actual refund check from your lender due to excess monies you have unknowingly paid on your mortgage. Your consultation may include a solicitation for a home loan and/or services associated with your current loan. Mortgage information provided by Data Warehouse Corporation.

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ASSURITY
000046

IMPORTANT REFUND ADVISORY

Date: <Date> File Number: <St><Type><File#>-767



It has been determined that there are significant errors in the Principal and Interest Calculation of up to 30% of all Adjustable Rate Mortgages. Errors continue to be made by lenders calculating Principal and Interest Payments when a loan adjusts or is sold to another lender causing significant overcharges to be applied to homeowners ranging from \$300 - \$38,000. In the event a homeowner has been overcharged, the homeowner is legally due a refund in cash or applied against the principle balance of the loan.*

Due to the complexity of Adjustable Rate Mortgages, lenders typically aren't aware that a mistake has been made and have little incentive to correct improper calculations where a homeowner is being overcharged. Your current Adjustable Rate Home Loan has been identified due to a high overcharge risk assessment.

For more information, please call your regional office at: <PhoneNumber>

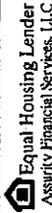
A Refund Audit Specialist will be able to help you determine your correct Principal and Interest payment and assist you in collecting any refund that you may be legally entitled to.

This information has appeared in the Wall Street Journal, CNN Money Magazine and various other financial publications. You may be entitled to receive an actual refund check from your lender due to these mistakes and you may wish to post on your mortgage. Your consultation may include a solicitation for a home loan and/or services associated with your current loan. Mortgage information provided by Data Watchdog Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

ASSURITY
000060

IMPORTANT REFUND ADVISORY

Date: <Date> File Number: <St><Type><File#>-767



It has been determined that there are significant errors in the Principal and Interest Calculation of up to 30% of all Adjustable Rate Mortgages. Errors continue to be made by lenders calculating Principal and Interest Payments when a loan adjusts or is sold to another lender causing significant overcharges to be applied to homeowners ranging from \$300 - \$38,000. In the event a homeowner has been overcharged, the homeowner is legally due a refund in cash or applied against the principle balance of the loan.*

Due to the complexity of Adjustable Rate Mortgages, lenders typically aren't aware that a mistake has been made and have little incentive to correct improper calculations where a homeowner is being overcharged. Your current Adjustable Rate Home Loan has been identified due to a high overcharge risk assessment.

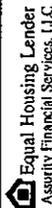
For more information, please call your regional office at: <PhoneNumber>

A Refund Audit Specialist will be able to help you determine your correct Principal and Interest payment and assist you in collecting any refund that you may be legally entitled to.

This information has appeared in the Wall Street Journal, CNN Money Magazine and various other financial publications. You may be entitled to receive an actual refund check from your lender due to these mistakes and you may wish to post on your mortgage. Your consultation may include a solicitation for a home loan and/or services associated with your current loan. Mortgage information provided by Data Watchdog Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

IMPORTANT REFUND ADVISORY

Date: <Date> File Number: <St><Type><File#>-767



It has been determined that there are significant errors in the Principal and Interest Calculation of up to 30% of all Adjustable Rate Mortgages. Errors continue to be made by lenders calculating Principal and Interest Payments when a loan adjusts or is sold to another lender causing significant overcharges to be applied to homeowners ranging from \$300 - \$38,000. In the event a homeowner has been overcharged, the homeowner is legally due a refund in cash or applied against the principle balance of the loan.*

Due to the complexity of Adjustable Rate Mortgages, lenders typically aren't aware that a mistake has been made and have little incentive to correct improper calculations where a homeowner is being overcharged. Your current Adjustable Rate Home Loan has been identified due to a high overcharge risk assessment.

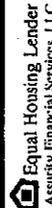
For more information, please call your regional office at: <PhoneNumber>

A Refund Audit Specialist will be able to help you determine your correct Principal and Interest payment and assist you in collecting any refund that you may be legally entitled to.

This information has appeared in the Wall Street Journal, CNN Money Magazine and various other financial publications. You may be entitled to receive an actual refund check from your lender due to these mistakes and you may wish to post on your mortgage. Your consultation may include a solicitation for a home loan and/or services associated with your current loan. Mortgage information provided by Data Watchdog Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

IMPORTANT REFUND ADVISORY

Date: <Date> File Number: <St><Type><File#>-767



It has been determined that there are significant errors in the Principal and Interest Calculation of up to 30% of all Adjustable Rate Mortgages. Errors continue to be made by lenders calculating Principal and Interest Payments when a loan adjusts or is sold to another lender causing significant overcharges to be applied to homeowners ranging from \$300 - \$38,000. In the event a homeowner has been overcharged, the homeowner is legally due a refund in cash or applied against the principle balance of the loan.*

Due to the complexity of Adjustable Rate Mortgages, lenders typically aren't aware that a mistake has been made and have little incentive to correct improper calculations where a homeowner is being overcharged. Your current Adjustable Rate Home Loan has been identified due to a high overcharge risk assessment.

For more information, please call your regional office at: <PhoneNumber>

A Refund Audit Specialist will be able to help you determine your correct Principal and Interest payment and assist you in collecting any refund that you may be legally entitled to.

This information has appeared in the Wall Street Journal, CNN Money Magazine and various other financial publications. You may be entitled to receive an actual refund check from your lender due to these mistakes and you may wish to post on your mortgage. Your consultation may include a solicitation for a home loan and/or services associated with your current loan. Mortgage information provided by Data Watchdog Corporation. Copyright © 2007 Assurity Financial Services, LLC. All Rights Reserved.

6025 S. QUEBEC STREET, SUITE 220
ENGLEWOOD, CO 80111

REFUND ADVISORY

<FullName>
<Address>
<City>, <State> <Zip>



File# <St><Type><File#>-767
WA Lic. #520-CL-29117

6025 S. QUEBEC STREET, SUITE 220
ENGLEWOOD, CO 80111

REFUND ADVISORY

<FullName>
<Address>
<City>, <State> <Zip>



File# <St><Type><File#>-767
WA Lic. #520-CL-29117

ASSURTY
000061

6025 S. QUEBEC STREET, SUITE 220
ENGLEWOOD, CO 80111

REFUND ADVISORY

<FullName>
<Address>
<City>, <State> <Zip>



File# <St><Type><File#>-767
WA Lic. #520-CL-29117

6025 S. QUEBEC STREET, SUITE 220
ENGLEWOOD, CO 80111

REFUND ADVISORY

<FullName>
<Address>
<City>, <State> <Zip>



File# <St><Type><File#>-767
WA Lic. #520-CL-29117

NOTICE

According to our records, your adjustable rate mortgage has one or more of the following features:

- The loan was sold or transferred to another company
- The loan has an adjustable rate rider
- An unusual index to determine the interest rate
- The loan balance has not decreased significantly
- The institution who originated the loan is bankrupt

Adjustable rate mortgages with one or more of these features are cause for alarm because the homeowner is possibly overpaying by hundreds of dollars each month due to lender errors.

30% of Adjustable Rate Mortgages with these features result in the homeowner getting a refund of between \$300 and \$30,000.

For complete details, call <PhoneNumber> Monday – Friday 9am-5pm. Please have your Case # ready when calling and someone will be able to assist you.

 Equal Housing Opportunity
ARM REFUND DEPARTMENT
Assurity Financial Services
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

<FullName>
<Address>
<City>, <State> <Zip>



****FINAL NOTICE — NO FURTHER ATTEMPTS WILL BE MADE****

Case #<Sb><Type><File#>-808
NM Registration #02927
Mortgage information provided by Data Warehouse Corporation.
This is a solicitation for a home loan and/or services designed to
assist you in obtaining a refund from your current lender.
Copyright © 2007 Assurity Financial Services, LLC. All rights reserved.

Assurity Financial Services, LLC Mailing Return Address: Return Purposes Only 1001 PENNSYLVANIA AVENUE NW SUITE 600 SOUTH WASHINGTON DC 20004	 Equal Housing Opportunity Assurity Financial Services, LLC	<h1>2007</h1>
	Notice Type: Government Programs	
	Notice Code: 839<Date>	
File Number: <S<Type><File#>	Priority: High Importance	The contents of this Notice outline specific Government Programs offered by the Federal Housing Authority (FHA) and the Veterans Administration (VA). These programs are designed to help homeowners reduce the risk of foreclosure. The information presented herein represents a solicitation by Assurity Financial Services, LLC for a home loan. Assurity Financial Services, LLC is an FHA and VA approved lender. Mortgage information provided by Data Warehouse Corporation.
Addressee: <Full_Name> <Address> <City>, <S <Zip>	Licensing Information AFS FHA Lic. #: 1845900003 AFS VA Lic. #: 2390640000	
<Tray#>-<File#>-<Seq#> II 	Est. Benefit: \$<Amt>*	

U.S. Housing Crisis Relief Programs

FHA Secure Allows borrowers who are behind on their monthly payment due to a reset of their adjustable rate loan to re-classify their loan into a safer, Government Fixed Rate Program. This program is available to borrowers who do not currently have a government-insured loan.

FHA Streamline Available to homeowners with an FHA (Government Insured) loan. Allows home loans to be re-evaluated and reclassified to a lower interest rate without the traditional requirements in qualifying for a new loan. Credit and income verification is not necessary for this program. The homeowner may be due a Mortgage Insurance Premium Refund.

VAIRRRRL Available to Military Veterans. Allows home loans taken by US Military Veterans to be re-evaluated and reclassified to a lower interest rate without the traditional requirements in qualifying for a new loan.

FHA 95% Available to all homeowners with qualifying credit and payment history. Used to gain access to equity accumulated in the value of your home. Loan limits are designated by counties and have recently been increased.

Homeowners must initiate programs to receive benefits

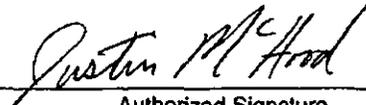
Benefits if eligible:

- Reduction in monthly housing payments
- Deferment of up to 2 housing payments
- Elimination of Adjustable Payments
- Receipt of a cash refund of eligible escrow funds

Estimated Cash Flow Benefit through participation is calculated to be \$<Amt>* in addition to a possible reduction in monthly housing payments.

Benefits will be forfeited or diminished when programs expire or market conditions change. Contact a licensed government lender to determine your eligibility and help you facilitate the proper government relief program.

A representative can be reached at 800-979-4892 during normal business hours.

By 

 Authorized Signature

Justin McHood
 Assurity Financial Services, LLC
 FHA ID #1845900003
 (800) 979-4892

ASSURITY
000033

* Estimated. Benefit calculated based off the deferral of one house payment (calculated from an original loan amount of \$<Amt> assuming a current interest rate of 8%, a term of 360 pmts and estimated average escrow amounts for your state). Actual Cash Flow Benefit will vary depending on program and term. Not all applicants will qualify for all programs.

DEED OF TRUST

File Number: CO<Type><FileNumber>-17

WHICH HAS the address of:

<Full_Name>
<Address>
<City>, <State> <Zip>-<Zip4>

REFUND NOTICE

You may be eligible for a refund of your prepaid FHA Mortgage Insurance Premium from the Department of Housing and Urban Development (HUD).

Maximum Refund Amount:
\$<Amount>.00*

(Please see page 2 for details regarding the loan referenced below)

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections, 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated <Date> , together with all Riders to this document.

(B) "Borrower" is <FULL_NAME>

Borrower is the trustor under this Security Instrument.

(C) "Lender" is <Lender>

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is the Public Trustee

(E) "Note" means the promissory note signed by Borrower and dated <Date>

The Note states that Borrower owes Lender Dollars (U.S. \$ <Amount>) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than the date specified on page (2) of this instrument.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Applicable Law" means all controlling applicable and federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

EXHIBIT 40

DEED OF TRUST

File Number: <State><Type><File#> -8

WHICH HAS the address of:

<FullName>
<Address>
<City>, <State> <Zip>

MIP REFUND NOTICE

You may be eligible for a refund of your prepaid FHA Mortgage Insurance Premium from the Department of Housing and Urban Development (HUD).

Maximum Refund Amount: \$ <Amt>
(Please see page 2 for details regarding the loan referenced below)

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections, 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated <Date> , together with all Riders to this document.
- (B) "Borrower" is <FullName>

Borrower is the trustor under this Security Instrument.

- (C) "Lender" is <Lender>

Lender is the beneficiary under this Security Instrument.

- (D) "Trustee" is the Public Trustee

- (E) "Note" means the promissory note signed by Borrower and dated <Date>

The Note states that Borrower owes Lender Dollars (U.S. \$ <Amt>) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than the date specified on page (2) of this instrument.

- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

- (H) "Applicable Law" means all controlling applicable and federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

- (I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

- (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

- (K) "Escrow Items" means those items that are described in Section 3.

- (L) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

File Number: COPUR<File#>-32

Amount Due: \$8,978.00*

 Equal Housing Opportunity
Assurity Financial Services, LLC

NOTICE

The United States Department of Housing and Urban Development (HUD), in an effort to increase home ownership in America, has implemented a government insured home loan program. Several non-profit organizations have been formed to provide the down payment funds for eligible individuals to participate in this federally insured home loan program with no out of pocket expense.

Eligible participants will receive a government insured FHA home loan, and all down payment funds will be provided by a qualified, non-profit organization. These down payment funds are not required to be repaid by the eligible individual.

Note: When calling, please have the following information available: File number, amount of current monthly housing obligation (rent or mortgage payment), information regarding current monthly household income, and preferred location of new home.

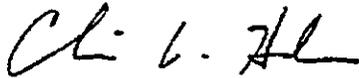
Se habla español.

<Full_Name>.

Our records indicate that you are eligible to participate in the above program, and to receive \$8,978.00* from a qualified non-profit organization, to be used as a down payment to purchase a home in the State of Colorado. You do not have to repay these down payment funds. The amount of your government loan for your new home may not exceed \$294,673.00.

Please call our office at <PhoneNumber> to discuss the details of your available funds. A representative will be available to assist you.

Sincerely,



Chris Hamler
Housing Program Advisor
Assurity Financial Services, LLC
FHA Mortgagee #1845900045
CO Supervised Lender's License #989057

*Estimated. Amount is based upon Federal Housing Authority minimum down payment requirements and maximum county loan limits for single family residences in your state. In certain situations, the amount due to you may actually exceed the amount listed on this notice. The amount due will be provided by a qualified non-profit organization, subject to further verification of your eligibility for this program. This is a solicitation for a home loan. Mortgage information provided by Data Warehouse Corporation.

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AFS 000025

EXHIBIT 42

File Number: [REDACTED]

Amount Due: \$8,978.00*

DEC 01 2005

 Equal Housing Opportunity
Assurity Financial Services, LLC

SECOND NOTICE

The United States Department of Housing and Urban Development (HUD), in an effort to increase home ownership in America, has implemented a government insured home loan program. Several non-profit organizations have been formed to provide the down payment funds for eligible individuals to participate in this federally insured home loan program with no out of pocket expense.

Eligible participants will receive a government insured FHA home loan, and all down payment funds will be provided by a qualified, non-profit organization. These down payment funds are not required to be repaid by the eligible individual.

Note: When calling, please have the following information available: File number, amount of current monthly housing obligation (rent or mortgage payment), information regarding current monthly household income, and preferred location of new home.

Se habla español.

[REDACTED]

Our records indicate that you are eligible to participate in the above program, and to receive \$8,978.00 from a qualified non-profit organization, to be used as a down payment to purchase a home in the State of Colorado. You do not have to repay these down payment funds. The amount of your government loan for your new home may not exceed \$294,673.00.

Please call our office, at 1-800-979-4894 to discuss the details of your available funds. A representative will be available to assist you.

Sincerely,



Chris Hamler
Housing Program Advisor
Assurity Financial Services, LLC
FHA Mortgagee #1845900045

REDACTED

*Estimated. Amount is based upon Federal Housing Authority minimum down payment requirements and maximum county loan limits for single family residences in your state. In certain situations, the amount due to you may actually exceed the amount listed on this notice. The amount due will be provided by a qualified non-profit organization, subject to further verification of your eligibility for this program.

Copyright © 2004 Assurity Financial

BBB
00077

EXHIBIT 43

CONFIDENTIAL

Pin Number CO<Type><File#>-??	Form Number VA3604a	Property Address <Address>, <City>, <State> <Zip>
----------------------------------	------------------------	---

Instructions

If the name printed below matches the VA property listed above, please call our refund advisory department at <PhoneNumber> within 72 hours to discuss your file. A representative will be available to assist you Monday thru Friday 8am-5pm.

CO<Type><File#>-??
<Full_Name>
<Address>
<City>, <State> <Zip>

If the name above is not the name of a Veteran, please call <PhoneNumber> immediately.

VA ID #238040000 CO UCCO License #990297
Mortgage information provided by Data Warehouse Corp. This is a solicitation for a home loan.
Copyright © 2005, Assurity Financial Services, LLC. All rights reserved.

CONFIDENTIAL

Pin Number CO<Type><File#>-??	Form Number VA3604a	Property Address <Address>, <City>, <State> <Zip>
----------------------------------	------------------------	---

Instructions

If the name printed below matches the VA property listed above, please call our refund advisory department at <PhoneNumber> within 72 hours to discuss your file. A representative will be available to assist you Monday thru Friday 8am-5pm.

CO<Type><File#>-??
<Full_Name>
<Address>
<City>, <State> <Zip>

If the name above is not the name of a Veteran, please call <PhoneNumber> immediately.

VA ID #238040000 CO UCCO License #990297
Mortgage information provided by Data Warehouse Corp. This is a solicitation for a home loan.
Copyright © 2005, Assurity Financial Services, LLC. All rights reserved.

CONFIDENTIAL

Pin Number CO<Type><File#>-??	Form Number VA3604a	Property Address <Address>, <City>, <State> <Zip>
----------------------------------	------------------------	---

Instructions

If the name printed below matches the VA property listed above, please call our refund advisory department at <PhoneNumber> within 72 hours to discuss your file. A representative will be available to assist you Monday thru Friday 8am-5pm.

CO<Type><File#>-??
<Full_Name>
<Address>
<City>, <State> <Zip>

If the name above is not the name of a Veteran, please call <PhoneNumber> immediately.

VA ID #238040000 CO UCCO License #990297
Mortgage information provided by Data Warehouse Corp. This is a solicitation for a home loan.
Copyright © 2005, Assurity Financial Services, LLC. All rights reserved.

AFS 000034

CONFIDENTIAL

Equal Housing Opportunity	2006	#1845900045	PERSONAL AND CONFIDENTIAL TO BE VIEWED BY THE ADDRESSEE ONLY
	Copy For Recipient	MIP REFUND <S. Form 100C	

INSTRUCTIONS

Please contact our office at 1-800-979-4894. You will need to contact this office before <Date> in order for any action to be taken on your file. A customer service agent will be able to assist you when you call.

Please have the following information available when you call: recipient's I.D. number and property address.

For privacy purposes, we can only speak with the recipient.

The FHA Commissioner determines how much of the up-front premium is refunded when loans are terminated.		
Recipient's Name: <Last Name>, <First Name>		
MIP Paid: <Amount>	Recipient's ID #: <S<Type><File#>-100	Year: <Year>

PSFMZ

2108

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FHA Mortgage ID #1845900045
Colorado UCC License #989057

* Estimated. Amount will vary if you attended an FHA approved realtor's homebuyer's class or if the property is a condominium. Mortgage Insurance Premium (MIP) is a prepaid amount used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account. This is a satisfaction for a mortgage. Mortgage insurance is provided by Data Warehouse Corporation. The FHA Commissioner determines how much premium is refunded based upon the number of months the loan was insured.

1001 Pennsylvania Avenue NW
Suite 600 South
Washington, DC 20004

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

SEE OTHER SIDE FOR
OPENING INSTRUCTIONS

<Full Name>
<Address>
<City>, <S >Zip>

||

AFS 000032

CONFIDENTIAL

Equal Housing Opportunity	2006	#2390640000	PERSONAL AND CONFIDENTIAL TO BE VIEWED BY THE ADDRESSEE ONLY
	Copy For Recipient	VA REFUND WA. Form 137C	

INSTRUCTIONS

Please contact our office at 1-800-979-4892. You will need to contact this office before 9/21/2006 in order for any action to be taken on your file. A customer service agent will be able to assist you when you call.

Please have the following information available when you call: recipient's I.D. number and property address.

For privacy purposes, we can only speak with the recipient.

The FHA Commissioner determines how much of the up-front premium is refunded when loans are terminated.		
Recipient's Name:	Robert	
Refund Est:	\$2,799.00	Recipient's ID #: WAVA [®] Year: 2003

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VA ID #2390640000, WA CL #620-CL-29117.
 The VA refund program was created through the passage of The Veterans' Health Benefits Amendments of 1990 (Public Law 96-387), to benefit veterans because of good standing. While its sole purpose is not to enable cash refunds of service account balances, these refunds do occur. This is a condition for a home loan. In the case of a veteran who paid the funding fee out of their pocket, the lender must apply the corresponding amount against the loan balance. The lender must first submit evidence to VA that the refund was so applied (VA Form 26-7 Revised, Chapter 4, Section 1, page 22). Information obtained from Data Resources Corporation.

See Reverse Side For Easy Opening Instructions

1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004



046J8202445
\$00.390
 09/11/2006
 Mailed From 8011
 US POSTAGE



Notice to Homeowner: Post-Gram

Please Call:
<Phone Number>

RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on . Please call us regarding this loan as soon as possible.

File Number: CO<Type><File#>-454

Last attempted contact: \$<Amount> Paid: <Date>

112



4572004 9100030

Contact Date: / /

Contact Time: :

Loan information provided by Data Warehouse Corporation. This is a solicitation for a home loan. C.U.I.A. 11.C.F.R. 600.007.

Notice to Homeowner: Post-Gram

Please Call:
<Phone Number>

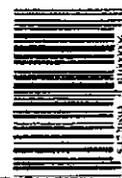
RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on . Please call us regarding this loan as soon as possible.

File Number: CO<Type><File#>-454

Last attempted contact: \$<Amount> Paid: <Date>

112



4572004 9100030

Contact Date: / /

Contact Time: :

Loan information provided by Data Warehouse Corporation. This is a solicitation for a home loan. C.U.I.A. 11.C.F.R. 600.007.

Notice to Homeowner: Post-Gram

Please Call:
<Phone Number>

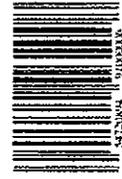
RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on . Please call us regarding this loan as soon as possible.

File Number: CO<Type><File#>-454

Last attempted contact: \$<Amount> Paid: <Date>

112



4572004 9100030

Contact Date: / /

Contact Time: :

Loan information provided by Data Warehouse Corporation. This is a solicitation for a home loan. C.U.I.A. 11.C.F.R. 600.007.

Notice to Homeowner: Post-Gram

Please Call:
<Phone Number>

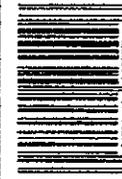
RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on . Please call us regarding this loan as soon as possible.

File Number: CO<Type><File#>-454

Last attempted contact: \$<Amount> Paid: <Date>

112



4572004 9100030

Contact Date: / /

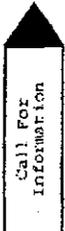
Contact Time: :

Loan information provided by Data Warehouse Corporation. This is a solicitation for a home loan. C.U.I.A. 11.C.F.R. 600.007.

AFS 000030

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

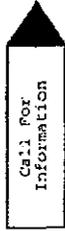


Call: <PhoneNumber>
File# CO<Type><File#>-454

<FullName>
<Address>
<City>, <State> <Zipcode>

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

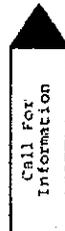


Call: <PhoneNumber>
File# CO<Type><File#>-454

<FullName>
<Address>
<City>, <State> <Zipcode>

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004



Call: <PhoneNumber>
File# CO<Type><File#>-454

<FullName>
<Address>
<City>, <State> <Zipcode>

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004



Call: <PhoneNumber>
File# CO<Type><File#>-454

<FullName>
<Address>
<City>, <State> <Zipcode>

Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on <Date>. Please call us regarding this loan as soon as possible.

File Number: FLOMA<File#>-624

ML-0700758 0-2

Last attempted contact: \$<Amount> Paid <Date>

Contact Date: / /

Contact Time: :

Initials: _____

5472894 91000006

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Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on <Date>. Please call us regarding this loan as soon as possible.

File Number: FLOMA<File#>-624

ML-0700758 0-2

Last attempted contact: \$<Amount> Paid <Date>

Contact Date: / /

Contact Time: :

Initials: _____

5472894 91000006

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Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on <Date>. Please call us regarding this loan as soon as possible.

File Number: FLOMA<File#>-624

ML-0700758 0-2

Last attempted contact: \$<Amount> Paid <Date>

Contact Date: / /

Contact Time: :

Initials: _____

5472894 91000006

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Notice to Homeowner: Post-Gram

Please Call:
<PhoneNumber>

RE: Adjustable Rate Home Loan

Notice: We are trying to contact you regarding the adjustment of the interest rate and the change of payments on your home loan taken out on <Date>. Please call us regarding this loan as soon as possible.

File Number: FLOMA<File#>-624

ML-0700758 0-2

Last attempted contact: \$<Amount> Paid <Date>

Contact Date: / /

Contact Time: :

Initials: _____

5472894 91000006

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EXHIBIT 48

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLOMA<File#>-624

<Full_Name>
<Address>
<City>, <State> <Zip>

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLOMA<File#>-624

<Full_Name>
<Address>
<City>, <State> <Zip>

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

Call: <PhoneNumber>
File# FLOMA<File#>-624

<Full_Name>
<Address>
<City>, <State> <Zip>

Notice

Refund/ARM Division
1001 Pennsylvania Avenue NW
Suite 600 South
Washington DC 20004

Call For
Information

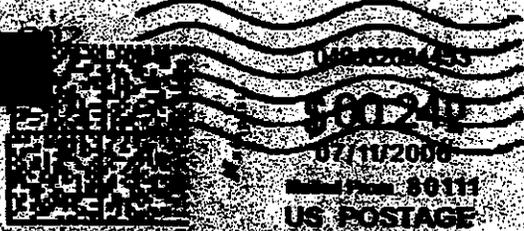
Call: <PhoneNumber>
File# FLOMA<File#>-624

<Full_Name>
<Address>
<City>, <State> <Zip>

FHA #184590031

Notice

Refund Division
1092 Pennsylvania Avenue NE
Suite 604 South
Washington DC 20003



Call For Information

Call: 800-979-4892
File # WAF160

36061+8526



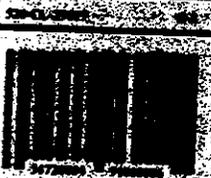
Notice to Homeowner: Post-Grant

Please Call:
800-979-4892

RE: Government Insured Home Loan

Notice: Several attempts have been made to contact you regarding your federally insured FHA home loan. Please call us regarding this loan as soon as possible. Statute of Limitations: The FHA Commissioner determines how much premium is refunded, based on the number of months the loan was insured. HUD is not liable for the distributive share that remains unclaimed 6 years from the date notification was first sent to the last known address of the mortgagor.

File Number: WAF160



Last attempted contact: \$2537.00 Paid 2/27/2004

Call Date: 7 / 10 / 06

Call 10 : 36 AM Initials: BF

The FHA Commissioner determines how much premium is refunded, based on the number of months the loan was insured. Information provided by Data Warehouse Corporation. Copyright © 2004, America Financial Services, LLC. All Rights Reserved. This is not to be used for a home loan. FHA #184590031.

EXHIBIT 50 OMITTED

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EXHIBIT 50

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- Home
- Currents Passages
- Front Page (PDF)
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- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Weekly Sections
- Books | UT-Books
- Family
- Food
- Health
- Home
- Homescape
- Dialog
- InStyle
- Night & Day
- Sunday Arts
- Travel
- Quest
- Wheels

The San Diego Union-Tribune

HUD a dud at FHA refund payouts

Number owed money rising for past 2 years

By Dana Wilkie
COPLEY NEWS SERVICE

March 9, 2008

WASHINGTON — When Carla Williams got the notice a month ago — saying the federal government owed her more than \$1,800 and that some private company would help her get it for a fee — the former Chula Vista resident figured it must be a scam.

Skeptical, she never followed up.

When Mike Gilmore got the letter years ago — saying Washington owed him about \$2,000 after he refinanced his Escondido home — the building contractor dutifully mailed the required documents to the U.S. Department of Housing and Urban Development, but says he never heard from the agency again.

Frustrated, he dropped it.

Today, a few computer keystrokes show that the Housing and Urban Development Department, or HUD, has for years owed money to Williams, Gilmore and 870,000 other people who paid off Federal Housing Administration loans early.

But as Williams and Gilmore have discovered, it can be mighty tricky to collect from Uncle Sam.

More than half a billion dollars owed to U.S. citizens sits unclaimed and under the department's control. And while HUD says it makes "extensive efforts" to return the money, the number of people owed refunds has climbed in the past two years.

Several people contacted by *The San Diego Union-Tribune* say they either didn't know the government owed them money, tried to get their refunds through HUD with no success, or figured "tracers" who collect the money for a cut were con

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Portico is a premier community in San Diego, offering a lifestyle of luxury and elegance. The community features a mix of architectural styles, from traditional to modern, and is surrounded by world-class amenities.

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Who may be owed money?

There are two types of refunds for Federal Housing Administration borrowers.

1) You may qualify for a premium refund if you meet the following criteria:

- Acquired your loan after Sept. 1, 1983.
- Paid an upfront mortgage insurance premium at closing.
- Did not default on your mortgage payments
- Paid off the loan by refinancing or by selling the house within five years.

EXHIBIT 51

SUMMER TEEN ACADEMY

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artists.

"I think it's terrible," said Williams, now an Oakley resident who just learned that her \$1,832.93 refund was legitimate six years after it was first owed. "They make you feel like you should have known. But how would you know?"

Watchdog groups question how hard HUD is trying.

"It says something about government," said Steve Ellis, vice president of Taxpayers for Common Sense. "When you owe it money, it wants it yesterday. When it owes you money, you have to hunt and stalk and shake the trees to get it."

Today, HUD owes 873,156 people a total of \$513.8 million. Two years ago, 700,000 Americans were owed refunds. The average refund is \$900, but some are nearly \$5,000.

While HUD couldn't say how many Californians are owed this money, the department's Web site turns up many addresses in the Golden State, including San Diego.

Gilmore was due a refund because he refinanced his FHA loan in 2001 but stayed in the same Escondido home. He got HUD paperwork indicating he was owed \$2007.99. He said he filled it out and mailed it in, but never heard back. A year ago, he said, a tracer offered to track down his money for a fee, so Gilmore again tried to get the refund on his own.

"There was a phone number you could call, but you'd wait for 30 minutes, and I gave up," said Gilmore, 40, who with his wife, Monica, has two teenage children. "It's frustrating. You go on their Web site and see you're owed something, but you've got to jump through 400 hoops."

A HUD spokesman said the agency mailed applications to the Gilmores between September 2001 and September 2005, but has "not yet received a completed refund application."

Giving HUD the required paperwork for a refund can be difficult, especially if a homeowner first learns of a refund years after refinancing or selling. HUD requires either a lender letter saying the loan was paid in full or a recorded deed from the local courthouse indicating the home was sold.

Sometimes, borrowers don't even know to look for a refund.

Williams, who lived in the San Diego area for 18 years before selling her Chula Vista home in 2002, first learned of her refund a month ago from a tracer who asked for a 20 percent to 30 percent cut.

"I thought, 'Oh, another scam,'" said Williams, adding that she doesn't recall hearing about the refund from her lender or HUD. "I didn't know we were due a refund."

HUD says lenders must notify the department when an FHA-backed loan is paid off and must tell borrowers how to get a refund. The agency said that when it hears of an FHA loan being paid off, it mails a refund check in seven to 10 business days. HUD says it mailed 200,000 refunds last year totaling \$110 million.

But even that can be problematic. While HUD claims that lenders typically provide new mailing addresses for those owed refunds, a review of HUD policies shows that the agency sends refunds to a homeowner's last known address, which is often the house he or she just sold and moved from.

"The last known address would be the property address at which they resided prior," said Vicki Vidal, senior director of government affairs for the Mortgage Bankers Association, which represents the real estate

2) You may qualify for a distributive share of any excess earnings from the Mutual Mortgage Insurance fund if:

- You originated your loan before Sept. 1, 1983.
- You paid on the loan for more than seven years.
- HUD processed your FHA insurance termination before Nov. 5, 1990.

There are exceptions, however. For further information, contact the Department of Housing and Urban Development or look on the Web site.

Phone number: (800) 697-6967.

Online: To see if you are owed a refund, go to uniontrib.com/more/refunds

financing industry. "The question then becomes, are people having their mail forwarded?"

But a forwarding address doesn't seem to matter. The U.S. Postal Service doesn't forward government checks, HUD says, nor does it tell HUD of a homeowner's new mailing address. If the refund is returned to HUD, the agency will mail the homeowner a refund application - typically to the same address and typically addressed only to "Occupant."

The hope is that "the new homeowner might have information regarding the address of the former owner," HUD spokesman Lemar Wooley said.

"HUD also provides a searchable database that helps homeowners determine their eligibility for a refund," Wooley said, adding that HUD since 2003 has hired contractors to help find new addresses for 293,000 people owed refunds.

Robert Alvarez and his ex-wife, Patricia, inherited an El Cajon home in 1993, paid off the FHA loan, then divorced in 2000. A few years after Robert moved out, he said, a tracer notified him about a \$744 refund.

HUD says it mailed Robert's refund applications between April 1999 and December 2005 to the home he had moved from. HUD sent the notifications in Patricia's name in September 2005, but Patricia said that when she phoned, HUD told her she couldn't collect because she and Robert were divorced.

"HUD has not yet received a completed application from Mr. Alvarez," Wooley said.

Alvarez's partner, Karla Strickland, said she phoned HUD several times.

"One time I got hold of a lady, and she said, 'You know, it's virtually impossible for a person to get this refund on their own' because the paperwork is ridiculous," Strickland recalled. "I couldn't believe it."

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Help



Does HUD Owe You a Refund?

If you had an FHA-insured mortgage, you may be eligible for a refund from HUD/FHA.

For more information about refunds from HUD/FHA, read our [fact sheet](#).

Search our database to find out if you are due a refund

- Enter your last name or
- enter your FHA case number (first 3 digits, a dash and the next 6 digits, example, 051-456789).

Name:

Case #:

Call our support center at **1-800-697-6967** or [email us](#)

- to request a refund application, or
- check on the status of your refund, or
- your name does not appear, but you believe that you are owed a refund

Content updated November 2, 2005

[Back to top](#)



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U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455
[Find the address of a HUD office near you](#)

[Home](#)



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Consumer Alert

Beware of "tracers" who offer to help you collect your refund for a fee. Although this practice is not illegal, you can get your refund directly from HUD for free.

Let us know if you have been harmed by a tracer or someone who asked you to become a tracer.

EXHIBIT 52

Housing

[About Housing](#)

[Contact us](#)

[Keywords](#)

Single Family

- Audience groups
- Buying a home
- Events & training
- FHA insured loans
- Common questions
- Housing counseling
- HUD homes/ REO
- Owning a home
- Reference guide
- Regulatory programs

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[GSE Regulatory Oversight](#)

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FHA Refunds & Distributive Shares

[Search for a Refund](#)

Who may be eligible for an FHA refund or share?

Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you:

- ▶ acquired your loan after September 1, 1983
- ▶ paid an up-front mortgage insurance premium at closing and
- ▶ did not default on your mortgage payments.

Review your settlement papers or check with your mortgage company to determine if you paid an up-front premium.

Distributive Share: You may be eligible for a share of any excess earnings from the Mutual Mortgage Insurance Fund if you:

- ▶ originated your loan before September 1, 1983
- ▶ paid on your loan for more than seven years and
- ▶ had your FHA insurance terminated before November 5, 1990.

Exceptions:

Assumptions: When an FHA-insured loan is assumed, the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.

FHA to FHA Refinances: When an FHA loan is refinanced, the refund from the old premium may be applied toward the up-front premium required for the new loan.

Claims: When a mortgage company submits a claim to HUD for insurance benefits, no refund is due the homeowner.

Statute of Limitations: HUD is not liable for a distributive share that remains unclaimed 6 years from the date notification was first sent to the last known address of the mortgagor.

How are refunds determined?

The FHA Commissioner determines how much of the up-front premium is refunded when loans are terminated. Refunds are based on the number of months the loan is insured. For any FHA-insured loans with a closing date prior to January 1, 2001, and endorsed before December 8, 2004, no refund is due the homeowner after the end of the seventh year of insurance. For any FHA-insured loans closed on or after January 1, 2001 and endorsed before December 8, 2004, no refund is due the homeowner after the fifth year of insurance. For FHA-insured loans endorsed on or after December 8, 2004, no refund is due the homeowner unless they refinanced to a new FHA-insured loan, and no refund is due these homeowners after the third year of insurance. **Mortgagee Letter 2005-03** provides additional information on the recent policy changes regarding refunds of up-front mortgage insurance premiums.

How are refunds processed?

- ▶ Your mortgage company notifies HUD of the termination of the FHA mortgage insurance for your loan.
- ▶ If you are eligible for a refund, HUD will either request that the Department of the Treasury (Treasury)

[Information by State](#)

[Esta página en español](#)

[Print version](#)

[Email this to a friend](#)

EXHIBIT 53

- Issue a check directly to you or send you an Application for Premium Refund or Distributive Share Payment (form HUD-27050-B) so that you can provide HUD with additional information about your case.
- ▶ If you receive a form HUD-27050-B, please read and complete the application carefully, sign it, have it notarized, and return it to HUD along with proof that you were the owner of the property at the time that the insurance was terminated.
- ▶ After HUD receives your completed form HUD-27050-B and the necessary supporting documentation, this information will be carefully reviewed. Upon completion of this review, HUD will either request that Treasury issue a check directly to you or request additional information from you.

How to follow-up:

If you do not receive a check or an application within 45 days after you have paid off your loan, check with your mortgage company to confirm that they have sent HUD a request to terminate the mortgage insurance on your loan. If they confirm that the correct termination information was sent, contact HUD. If you do not receive a refund or any other documentation from HUD within **120 days after the date you mailed your application**, contact HUD immediately.

How to contact HUD:

Phone: (800) 697-6967, 8:30 a.m. to 8:30 p.m. Eastern Standard Time, Monday through Friday.

Mail: U.S. Department of Housing and Urban Development, P.O. Box 23699, Washington, DC 20026-3699.

Note: All inquiries should include your name, your FHA case number, the date that the mortgage was paid-in-full, the property address, and your daytime phone number.

Si usted habla español y tiene dificultad leyendo o hablando inglés, por favor, llame usted a este número telefónico (800) 697-6967.

IMPORTANT: The rules governing eligibility for premium refunds and distributive share payments are based on the financial status of the FHA insurance fund and are subject to change.

 [Back to top](#)



[EOIA](#) [Privacy](#) [Web Policies and Important Links](#)

U.S. Department of Housing and Urban Development
 451 7th Street S.W., Washington, DC 20410
 Telephone: (202) 708-1112 TTY: (202) 708-1455
[Find the address of a HUD office near you](#)

[Home](#)





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

OFFICE OF HOUSING

MAY 20 2004

Mr. Calvin Hamler
President
Assurity Financial Services, LLC
6025 S. Quebec Street, Suite 220
Englewood, CO 80111

Dear Mr. Hamler:

Thank you for your letter dated May 11, and your fax dated May 18, 2004, concerning misleading advertising. The revisions to your revised advertisement include: eliminating the sentence, "This will serve as your official MIP account notice," and adding the company's name in large font at the top of the advertisement. Based on your revised advertisement, we consider this issue resolved.

Sincerely,

A handwritten signature in cursive script that reads "J. Hadley".

Joy L. Hadley
Director
Quality Assurance Division

EXHIBIT 54



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Santa Ana Homeownership Center
1600 North Broadway
Santa Ana, CA 92706-3927
www.hud.org

July 2, 2004

Mr. Calvin B. Hamler
President
Assurity Financial Services LLC
6025 S. Quebec Street, Suite 220
Englewood, CA 80111

Dear Mr. Hamler:

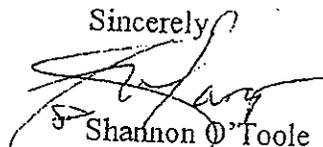
SUBJECT: Misrepresentation of Advertisement
Mortgagee No. 1845900003, -00016
QAD File No. 16282

Thank you for your letter dated June 16, 2004, concerning the above stated subject. Recognizing that Joy L. Hadley of our Headquarters Office in Washington, DC has approved the revisions to the subject advertisement and considers the issue of misrepresentation resolved, we too consider the matter closed.

However, we still plan to, within the next few months, schedule a mortgagee review of your Tempe branch, where we will be onsite for a week to review your operation as it applies to FHA loans. We will review mortgage files for compliance with the appropriate regulations and requirements.

If you have any questions or comments, please call me at (888) 827-5605, extension 3604. Please refer to File No. 16282.

Sincerely,


Shannon O'Toole
Director
Quality Assurance Division

cc: Mr. Justin McHood
Assurity Financial Services, LLC
1225 W. Washington Street
Tempe, AZ 85281

EXHIBIT 55



U.S. Department of Housing and Urban Development

Santa Ana Homeownership Center
Santa Ana Federal Building
34 Civic Center Plaza, Room 7015
Santa Ana, CA 92701-4003
www.hud.gov & espanol.hud.gov

May 8, 2006

Mr. Calvin Hamler
President
Assurity Financial Services, LLC
6025 S. Quebec Street, Suite 350
Englewood, CO 80111

Dear Mr. Hamler:

SUBJECT: Misrepresentation of Advertisement
Mortgagee No. 1845900003, 00022
QAD File No. 18664

Thank you for the response dated April 18, 2006 from your legal counsel Gregg E. Kay, in regard to the letter of March 29, 2006 from Joy Hadley, HUD's Director of Quality Assurance in Washington DC.

The letter from Ms. Hadley dated March 29, 2006 requested Assurity Financial Services, LLC (AFS) to modify all advertising mailers as follows:

- eliminate the "Second Notice" title of the advertising mailer.
- delete the sentence "This is not a mandated refund and the refund process can only be initiated under the direction of the property owner."
- clearly identify your primary service which is to provide a refinance to the FHA customer.

AFS responded that they would eliminate the title "Second Notice" from the advertising mailer and instead send a second mailing of the notice with the original title "MIP Refund." Furthermore, AFS agreed to delete from the advertising mailer the sentence "This is not a mandated refund and the refund process can only be initiated under the direction of the property owner," and include the sentence "This a solicitation for a home loan."

We reviewed your response, and approve the revisions to the subject advertising mailer as indicated above. Therefore, this issue of advertising misrepresentation is resolved.

EXHIBIT 56

If you have any questions or comments, please call me at (714) 796-1200, extension 3604. Please refer to File No. 18664.

Sincerely,



Shannon O' Toole
Director
Quality Assurance Division

cc: Mr. Shawn Ybarra
Assurity Financial Services, LLC
8275 S. Eastern Ave. Suite 117
Las Vegas, NV 89123

12/22/05

I just got a call from Dan at the Denver VA office regarding his letter to us about our VA mailer and my response to him. He says our mailer is now fine and there are no problems with it. He has instructed his people at the VA when they get a call from a veteran about our mailer to tell the veteran to read the disclaimers at the bottom of our mailer and to call us if they want to. They will take no other action.

Gregg E. Kay

General Counsel

Assurity Financial Services, LLC

(720) 488-9200 ext. 197

(720) 449-9444 direct fax

THIS E-MAIL (INCLUDING ANY ATTACHMENTS) CONTAINS INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IT IS INTENDED TO BE READ ONLY BY THE INTENDED ADDRESSEES. IF YOU HAVE RECEIVED THIS E-MAIL IN ERROR, PLEASE DO NOT READ IT OR DISSEMINATE IT TO OTHERS. ALSO, PLEASE IMMEDIATELY INFORM THE SENDER THAT YOU RECEIVED IT IN ERROR AND DELETE IT FROM YOUR SYSTEM. THANK YOU FOR YOUR ASSISTANCE.

EXHIBIT 57

Gregg Kay

From: Gregg Kay
Sent: Monday, March 12, 2007 11:55 AM
To: Scott Morris
Cc: Calvin Hamler; Troy Hamler; TJ Johnson
Subject: RE: VA threat

I spoke to Carol Barnard today. She has taken the place of Dan Vosburg who we previously dealt with about our advertising. She could not find any of the prior letters to and from Dan and I, so I faxed her copies of all correspondence. She said she and the VA in Washington are concerned about our little post card VA mailer, they think it is misleading. I asked that she send us a letter providing a copy of the mailer they are concerned about, setting forth why they think it is misleading and citing to all VA rules and regulations that they think it violates. I told her that we would respond immediately to that letter when received. She thinks she can get to that next week.

She also said that when we got our VA approval in June 2005 we were automatically on probation for 1 year, however, she said we were never taken off that probation because of concerns about our mailers, and that to this day we are still on probation with the VA.

From: Scott Morris
Sent: Monday, March 12, 2007 10:31 AM
To: Gregg Kay
Cc: Calvin Hamler; Troy Hamler
Subject: VA threat

Gregg, I received a call from Carol Barnhart (sp) this morning who is Loan Production Office for the Denver Regional VA office. She told me that we were on probation since June of 05, but did not say why, and that our mailings are misleading. A senior VA official received one of these mailings. She threatened to suspend our authority to do VA loans.

Her direct number is 303-914-5670. She is expecting a call from Calvin but Calvin wants you to contact her.

Scott Morris
Operations Manager
Assurity Financial Services, LLC.
6025 S. Quebec St, Ste 350
Englewood, Colorado 80111
Main Number: 720-488-9200 X10002
Toll Free: 800-979-4801
Direct: 720-257-6663
Fax: 720-377-0977
Email: Scott.Morris@assurityfinancial.com
Web: <http://www.assurityfinancial.com>

Disclaimer - March 12, 2007

THIS E-MAIL (INCLUDING ANY ATTACHMENTS) CONTAINS INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IT IS INTENDED TO BE READ ONLY BY THE INTENDED ADDRESSEES. IF YOU HAVE RECEIVED THIS E-MAIL IN ERROR, PLEASE DO NOT READ IT OR DISSEMINATE IT TO OTHERS. ALSO, PLEASE IMMEDIATELY INFORM THE SENDER THAT YOU RECEIVED IT IN ERROR AND DELETE IT FROM YOUR SYSTEM. THANK YOU FOR YOUR ASSISTANCE.

EXHIBIT 58

3/12/2007

Nov-30-04 12:50pm From-ASSURITY FINANCIAL SERVICES, LLC

7204000202

T-944 P.07/10 F-880

ASSURITY FINANCIAL ADVERTISING SPECIMEN #1

File Number: <<File#>>

MIP Paid: \$<<MIP_Paid>>

 Equal Housing Opportunity
Assurity Financial Services, LLC

MIP Refund Notice

The United States Department of Housing and Urban Development (HUD) has a positive balance in the prepaid FHA Mortgage Insurance Premium (MIP)¹ account of FHA borrowers who originated an FHA loan in the years <<Year1>> through <<Year2>>. Most individuals who paid this Mortgage Insurance Premium are eligible for a refund, either in cash or applied toward a new FHA loan at a better interest rate, without having to completely re-qualify for a new loan.

This is not a mandated refund and the refund process will only be initiated under the direction of the homeowner.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, and interest rate.

Se habla español.

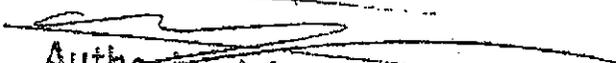
<<Full_Name>>

Our records indicate that you paid an up front Mortgage Insurance Premium of \$<<MIP_Paid>> at your FHA loan closing on <<Mortgage_Date>>. According to this information, you currently have a positive balance in your MIP account, which may be refunded¹ to you.

Please call our office at (702) 562-4333 to discuss the details of your MIP refund. A representative will be available to assist you. *Se habla español.*

Sincerely,

<<Advisor>>
FHA Loan Advisor
Assurity Financial Services, LLC
7251 W Lake Mead Blvd, #500
Las Vegas, NV 89128
(702) 562-4333
FHA Mortgage #<<FHA_Branch_Mortgages#>>
NV License #1208

APPROVE
Date: 12-1-04

Authorized Signatory
State of Nevada
Division of Mortgage Lending

¹ Estimated. Condominiums do not require the payment of an up front mortgage insurance premium to HUD.
² Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is released from a holding account.

³ The refund process will only be initiated at the homeowner's request.

Nov-30-04 12:51pm From-ASSURITY FINANCIAL SERVICES, LLC

7204888202

T-844 P.08/10 F-630

ASSURITY FINANCIAL ADVERTISING SPECIMEN #2

File Number: <<File_Number>>

Annual Escrow: <<Amount>>

 Equal Housing Opportunity
Assurity Financial Services, LLC

Escrow Refund Notice

Section 10 of the Real Estate Settlement Procedures Act (RESPA) limits the amount of money a mortgage lender may require a homeowner to keep in an escrow account for the payment of taxes and insurance.

Despite these statutory RESPA limits, escrow accounts may be over-funded, resulting in excess reserve accounts. In an attempt to alleviate excessive escrow accounts, many homeowners manage their own accounts or request the escrow accounts be refunded and new, more accurate accounts established. Further, the RESPA statute does not require the lender to maintain an excess of funds.

Most individuals who paid into this type of account are eligible for a cash refund simply by re-classifying their loan.

This is not a mandated refund and will only be issued under the direction of the homeowner.

Note: When calling, please have the following information available: File number, property address, monthly payment amount, interest rate and homeowner's insurance information.

Se habla español.

<<Name>>

Our records indicate that the mortgage loan you originated on <<Date>> has a potentially over-funded escrow account associated with it, carrying an annual accrual of <<Amount>>, which may be refunded to you.¹

Please call our office at (702) 562-4333 to discuss the details of your escrow account refund. A representative will be available to assist you. **Se habla Español.**

Sincerely,

APPROVED

Date: 12-1-04

<<Analyst Name>>
Escrow Account Analyst
Assurity Financial Services, LLC
7251 W Lake Mead Blvd, #500
Las Vegas, NV 89128
(702) 562-4333
NV License #1208

Authorized Signatory
State of Nevada
Division of Mortgage Lending

¹ Example: Your lender cannot give you a refund for, but the lender is, entitled to the amount of the over-funded escrow account. 1) The amount of the over-funded escrow account is determined by the lender. 2) The amount of the over-funded escrow account is determined by the lender. 3) The amount of the over-funded escrow account is determined by the lender. 4) The amount of the over-funded escrow account is determined by the lender. 5) The amount of the over-funded escrow account is determined by the lender. 6) The amount of the over-funded escrow account is determined by the lender. 7) The amount of the over-funded escrow account is determined by the lender. 8) The amount of the over-funded escrow account is determined by the lender. 9) The amount of the over-funded escrow account is determined by the lender. 10) The amount of the over-funded escrow account is determined by the lender. 11) The amount of the over-funded escrow account is determined by the lender. 12) The amount of the 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Nov-30-04 12:51pm From: ASSURITY FINANCIAL SERVICES, LLC

7204889202

T-044 P.09/10 F-630

ASSURITY FINANCIAL ADVERTISING SPECIMEN #3
File Number: <<File_Number>> Original MIP Paid: <<MIP_Paid>>

 Equal Housing Opportunity
Assurity Financial Services, LLC

NOTICE

The United States Department of Housing and Urban Development (HUD) has implemented a program allowing many current FHA[®] borrowers to secure their ability to meet their monthly obligations. Eligible FHA borrowers may obtain a refund of the balance in their prepaid MIP^T account, and obtain a better interest rate on their FHA loan, without having to completely re-qualify for a new loan.

New government program changes in 2004 now allow FHA borrowers to "fix" their interest rates for a period of <<Hybrid_ARM_Years>> years, typically at a substantial discount to 30-year fixed rates. Eligible FHA borrowers may also skip one month's mortgage payment during the transition period to the new program.

Most FHA borrowers who originated their loan in the years <<Year1>> through <<Year2>> are eligible for the program, even if they previously participated in a similar or older program^{TT}.

Note: When calling, please have the following information available: File number, property address, amount of monthly payment, and current interest rate.

Se habla español.

<<Name>>,

Our records indicate that you paid an up front Mortgage Insurance Premium of <<MIP_Paid>> at your FHA loan closing on <<Close_Date>>. According to this information, you currently have a positive, refundable balance in your MIP account, and are eligible to participate in the new FHA program.

Please contact our office at (702) 562-4333 to confirm your eligibility. A representative will be available to assist you. *Se habla español.*

Sincerely,

APPROVED

Date: 12-1-04

<<Advisor_Name>>
FHA Loan Advisor
Assurity Financial Services, LLC
7251 W Lake Mead Blvd, #500
Las Vegas, NV 89128
(702) 562-4333
FHA Mortgagee <<Branch_Mortgages#>>
NV License #1208

Authorized Signatory
State of Nevada
Division of Mortgage Lending

^T Example: A borrower is 65% on the nonborrower, HUD/FHA will pay the mortgage over a 5 or 7 year schedule, depending on the exact date of loan origination, resulting in a cash recovery option. The FHA Commissioner determines the exact amount of the refund once an MIP account is serviced.

^{TT} Federal Housing Authority

^T Mortgage Insurance Premium (MIP) is a prepaid insurance used to protect lenders from borrower default. Each month a portion of the MIP is received from a holding account.

^{TT} FHA Borrowers may NOT participate in this program only to get one month's mortgage payment if the program does not fund their financing.