



of convenience only, “Defendant”) violated, among other laws, the Unfair and Deceptive Acts and Practices laws of the Plaintiff States, the False Claims Act, the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the Servicemembers Civil Relief Act, and the Bankruptcy Code and Federal Rules of Bankruptcy Procedure;

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

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

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

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

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

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

#### **I. JURISDICTION**

1. This Court has jurisdiction over the subject matter of this action pursuant to 28 U.S.C. §§ 1331, 1345, 1355(a), and 1367, and under 31 U.S.C. § 3732(a) and (b), and over

Defendant. The Complaint states a claim upon which relief may be granted against Defendant. Venue is appropriate in this District pursuant to 28 U.S.C. § 1391(b)(2) and 31 U.S.C. § 3732(a).

## II. SERVICING STANDARDS

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

## III. FINANCIAL TERMS

3. *Payment Settlement Amounts.* Bank of America Corporation and/or its affiliated entities shall pay or cause to be paid into an interest bearing escrow account to be established for this purpose the sum of \$2,382,415,075, which sum shall be added to funds being paid by other institutions resolving claims in this litigation (which sum shall be known as the “Direct Payment Settlement Amount”) and which sum shall be distributed in the manner and for the purposes specified in Exhibit B. Payment shall be made by electronic funds transfer no later than seven days after the Effective Date of this Consent Judgment, pursuant to written instructions to be provided by the United States Department of Justice. After the required payment has been made, Defendant shall no longer have any property right, title, interest or other legal claim in any funds held in escrow. The interest bearing escrow account established by this Paragraph 3 is intended to be a Qualified Settlement Fund within the meaning of Treasury Regulation Section 1.468B-1 of the U.S. Internal Revenue Code of 1986, as amended. The Monitoring Committee established in Paragraph 8 shall, in its sole discretion, appoint an escrow agent (“Escrow Agent”) who shall hold and distribute funds as provided herein. All costs and expenses of the Escrow Agent, including taxes, if any, shall be paid from the funds under its control, including any interest earned on the funds.

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

5. *Consumer Relief.* Defendant shall provide \$7,626,200,000 of relief to consumers who meet the eligibility criteria in the forms and amounts described in Paragraphs 1-8 of Exhibit D, and \$948,000,000 of refinancing relief to consumers who meet the eligibility criteria in the forms and amounts described in Paragraph 9 of Exhibit D, to remediate harms allegedly caused by the alleged unlawful conduct of Defendant. Defendant shall receive credit towards such obligation as described in Exhibit D.

#### **IV. ENFORCEMENT**

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

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

8. Within fifteen (15) days of the Effective Date of this Consent Judgment, the participating state and federal agencies shall designate an Administration and Monitoring Committee (the "Monitoring Committee") as described in the Enforcement Terms. The Monitoring Committee shall serve as the representative of the participating state and federal agencies in the administration of all aspects of this and all similar Consent Judgments and the monitoring of compliance with it by the Defendant.

#### **V. RELEASES**

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

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

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

11. The United States and Defendant have agreed to resolve certain claims arising under the Servicemembers Civil Relief Act ("SCRA") in accordance with the terms provided in Exhibit H. Any obligations undertaken pursuant to the terms provided in Exhibit H, including

any obligation to provide monetary compensation to servicemembers, are in addition to the obligations undertaken pursuant to the other terms of this Consent Judgment. Only a payment to an individual for a wrongful foreclosure pursuant to the terms of Exhibit H shall be reduced by the amount of any payment from the Borrower Payment Amount.

## VII. OTHER TERMS

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

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

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

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

Consent Judgment six months after the expiration of the Term, but the Court shall retain jurisdiction for purposes of enforcing or remedying any outstanding violations that are identified in the final Monitor Report and that have occurred but not been cured during the Term.

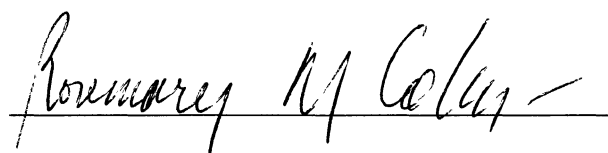
16. Except as otherwise agreed in Exhibit B, each party to this litigation will bear its own costs and attorneys' fees associated with this litigation.

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

18. The United States and Defendant further agree to the additional terms contained in Exhibit I hereto.

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

SO ORDERED this 4 day of April, 2012

  
UNITED STATES DISTRICT JUDGE

For the United States:



---

TONY WEST  
Acting Associate Attorney General  
U.S. Department of Justice  
950 Pennsylvania Ave., N.W.  
Washington, DC 20530  
Tel.: 202-514-9500  
Fax: 202-514-0238

For the Department of the Treasury:

---

GEORGE W. MADISON  
General Counsel  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220  
Tel.: 202-622-0283  
Fax: 202-622-2882

For the Federal Trade Commission  
(as to Exhibit F only):

---

Amanda Basta  
Attorney  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20058  
Tel: 202-326-2340  
Fax: 202-326-2558

For the Department of Housing and Urban  
Development:

---

HELEN R. KANOVSKY  
General Counsel  
U.S. Department of Housing and Urban  
Development  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410  
Tel.: 202-402-5023  
Fax: 202-708-3389

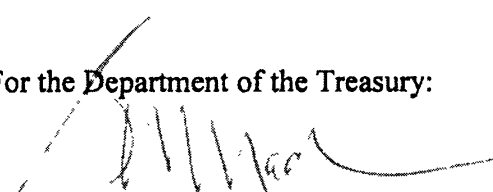
For the Consumer Financial Protection Bureau  
(as to Exhibit F only):

---

Lucy Morris  
Deputy Enforcement Director  
Consumer Financial Protection Bureau  
1500 Pennsylvania Avenue, NW  
(Attn: 1801 L Street)  
Washington, DC 20220  
Tel: 202-435-7154



For the Department of the Treasury:



---

GEORGE W. MADISON  
General Counsel  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220  
Tel.: 202-622-0283  
Fax: 202-622-2882

For the Federal Trade Commission  
(as to Exhibit F only):

---

Amanda Basta  
Attorney  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20058  
Tel: 202-326-2340  
Fax: 202-326-2558

For the Department of Housing and Urban  
Development:

---

HELEN R. KANOVSKY  
General Counsel  
U.S. Department of Housing and Urban  
Development  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410  
Tel.: 202-402-5023  
Fax: 202-708-3389

For the Consumer Financial Protection Bureau  
(as to Exhibit F only):

---

Lucy Morris  
Deputy Enforcement Director  
Consumer Financial Protection Bureau  
1500 Pennsylvania Avenue, NW  
(Attn: 1801 L Street)  
Washington, DC 20220  
Tel: 202-435-7154

For the Department of the Treasury:

---


GEORGE W. MADISON  
General Counsel  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220  
Tel.: 202-622-0283  
Fax: 202-622-2882

For the Federal Trade Commission  
(as to Exhibit F only):

---

Amanda Basta  
Attorney  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20058  
Tel: 202-326-2340  
Fax: 202-326-2558

For the Department of Housing and Urban  
Development:



---

HELEN R. KANOVSKY  
General Counsel  
U.S. Department of Housing and Urban  
Development  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410  
Tel.: 202-402-5023  
Fax: 202-708-3389

For the Consumer Financial Protection Bureau  
(as to Exhibit F only):

---


Lucy Morris  
Deputy Enforcement Director  
Consumer Financial Protection Bureau  
1500 Pennsylvania Avenue, NW  
(Attn: 1801 L Street)  
Washington, DC 20220  
Tel: 202-435-7154

For the Department of the Treasury:

---

GEORGE W. MADISON  
General Counsel  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220  
Tel.: 202-622-0283  
Fax: 202-622-2882

For the Federal Trade Commission  
(as to Exhibit F only):



---

Amanda Basta  
Attorney  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20058  
Tel: 202-326-2340  
Fax: 202-326-2558

For the Department of Housing and Urban  
Development:

---

HELEN R. KANOVSKY  
General Counsel  
U.S. Department of Housing and Urban  
Development  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410  
Tel: 202-402-5023  
Fax: 202-708-3389

For the Consumer Financial Protection Bureau  
(as to Exhibit F only):

---

Lucy Morris  
Deputy Enforcement Director  
Consumer Financial Protection Bureau  
1500 Pennsylvania Avenue, NW  
(Attn: 1801 L Street)  
Washington, DC 20220  
Tel: 202-435-7154

For the Department of the Treasury:

---

GEORGE W. MADISON  
General Counsel  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220  
Tel.: 202-622-0283  
Fax: 202-622-2882

For the Federal Trade Commission  
(as to Exhibit F only):

---

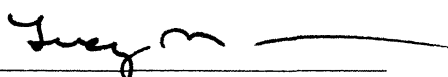
Amanda Basta  
Attorney  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20058  
Tel: 202-326-2340  
Fax: 202-326-2558

For the Department of Housing and Urban  
Development:

---

HELEN R. KANOVSKY  
General Counsel  
U.S. Department of Housing and Urban  
Development  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410  
Tel.: 202-402-5023  
Fax: 202-708-3389

For the Consumer Financial Protection Bureau  
(as to Exhibit F only):



---

Lucy Morris  
Deputy Enforcement Director  
Consumer Financial Protection Bureau  
1500 Pennsylvania Avenue, NW  
(Attn: 1801 L Street)  
Washington, DC 20220  
Tel: 202-435-7154

For the State of California:



---

MICHAEL A. TRONCOSO  
Senior Counsel to the Attorney General  
455 Golden Gate Avenue, Ste. 14500  
San Francisco, CA 94102-7007  
Tel.: 415-703-1008  
Fax: 415-703-1016

For the California Department of  
Corporations:

---

JAN LYNN OWEN  
Commissioner  
1515 K Street, Suite 200  
Sacramento, CA 95814-4052  
Tel.: 916-445-7205  
Fax: 916-322-1559

For the State of California:

---

MICHAEL A. TRONCOSO  
Senior Counsel to the Attorney General  
455 Golden Gate Avenue, Ste. 14500  
San Francisco, CA 94102-7007  
Tel.: 415-703-1008  
Fax: 415-703-1016

For the California Department of  
Corporations:

  
JAN LYNN OWEN 3-9-2012  
Commissioner  
1515 K Street, Suite 200  
Sacramento, CA 95814-4052  
Tel.: 916-445-7205  
Fax: 916-322-1559

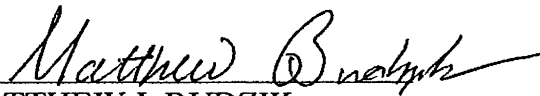
**For the State of Colorado, *ex. rel.* John W. Suthers,  
Attorney General, and On behalf of the Administrator  
of the Colorado Uniform Consumer Credit Code, Laura E. Udis:**



---

**ANDREW P. MCCALLIN  
First Assistant Attorney General  
Consumer Protection Section  
Colorado Attorney General's Office  
1525 Sherman Street – 7<sup>th</sup> Floor  
Denver, Colorado 80203  
Tel.: 303- 866-5134  
Fax: 303- 866-4916**

For the State of Connecticut and the  
Connecticut Department of Banking:



MATTHEW J. BUDZIK

JOSEPH J. CHAMBERS

Assistant Attorneys General

Office of the Connecticut Attorney General

55 Elm Street, P.O. Box 120

Hartford, CT 06141-0120

Tel: 860-808-5270

Fax: 860-808-5385

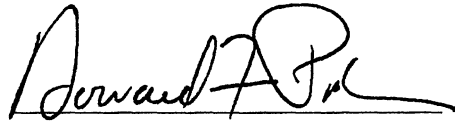


For the State of Connecticut and the  
Connecticut Department of Banking:

---

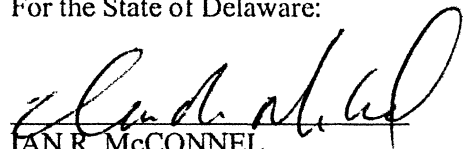
MATTHEW J. BUDZIK  
JOSEPH J. CHAMBERS  
Assistant Attorneys General  
Office of the Connecticut Attorney General  
55 Elm Street, P.O. Box 120  
Hartford, CT 06141-0120  
Tel: 860-808-5270  
Fax: 860-808-5385

For the Connecticut  
Department of Banking:



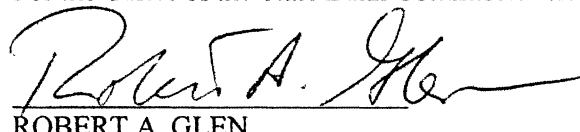
HOWARD F. PITKIN  
Banking Commissioner  
Connecticut Department of Banking  
260 Constitution Plaza  
Hartford, CT 06103-1800  
Tel: 860-240-8100  
Fax: 860-240-8178

For the State of Delaware:



IAN R. McCONNEL  
Deputy Attorney General  
Delaware Department of Justice  
Attorney General's Office  
820 N. French Street  
Wilmington, DE 19801  
Tel.: 302-577-8533  
Fax: 302-577-8426

For the Office of the State Bank Commissioner:




ROBERT A. GLEN  
State Bank Commissioner  
Suite 210  
555 East Lookerman Street  
Dover, DE 19901  
Tel.: 302-739-4235  
Fax: 302-739-3609

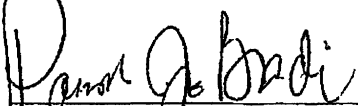
For the District of Columbia and the District of Columbia Department of  
Insurance, Securities and Banking:

IRVIN B. NATHAN  
Attorney General for the District of Columbia

ELLEN A. EFROS  
Deputy Attorney General  
Public Interest Division

  
BENNETT RUSHKOFF (Bar #386925)  
Chief, Public Advocacy Section  
Office of the Attorney General  
441 Fourth Street, N.W., Suite 600-S  
Washington, DC 20001  
(202) 727-5173 phone  
(202) 730-1469 fax  
bennett.rushkoff@dc.gov

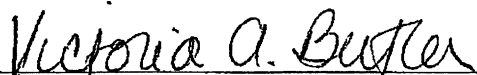
For the State of Florida:



---

Pamela Jo Bondi  
Attorney General  
The Capitol PL-01  
Tallahassee, FL 32399-1050  
Tel: 850-245-0140  
Fax: 850-413-0632

Patricia A. Conners  
Associate Deputy Attorney General



---

Victoria A. Butler  
Assistant Attorney General  
Bureau Chief, Economic Crimes Division  
3507 E. Frontage Road  
Suite 325  
Tampa, FL 33607  
Tel: 813-287-7950  
Fax: 813-281-5515

For the Florida Office of Financial Regulations:

---

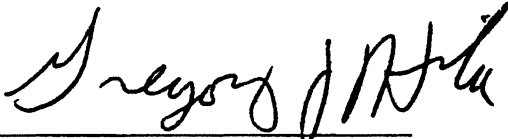
Tom Grady  
Commissioner  
Florida Office of Financial Regulations  
200 E. Gaines Street  
The Fletcher Building, Suite 118  
Tallahassee, FL 32399-0370  
Tel.: 850-410-9601  
Fax: 850-410-9914

For the State of Florida:

For the Florida Office of  
Financial Regulation:

---

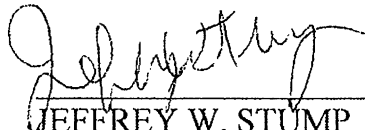
PAMELA JO BONDI  
Attorney General  
The Capitol PL-01  
Tallahassee, FL 32399-1050  
Tel: 850-245-0140  
Fax: 850-413-0632

---

for TOM GRADY  
Commissioner  
Florida Office of Financial Regulation  
200 E. Gaines Street  
The Fletcher Building, Suite 118  
Tallahassee, FL 32399-0370  
Tel.: 850-410-9601  
Fax: 850-410-9914

For the State of Georgia and the  
Georgia Department of Banking and Finance:



---

JEFFREY W. STUMP

Assistant Attorney General  
Georgia Department of Law  
40 Capitol Square, S.W.  
Atlanta, Georgia 30334  
Tel.: 404-656-3337  
Fax: 404-656-0677

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

A handwritten signature in black ink, appearing to read "D. Louie". The signature is fluid and cursive, with a large initial "D" and a long, sweeping tail.

---

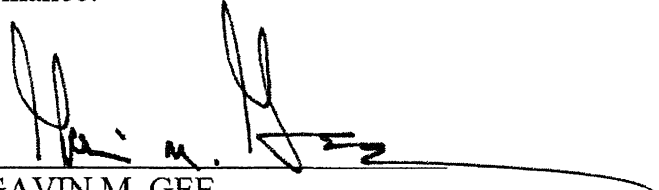
DAVID M. LOUIE  
Attorney General, State of Hawaii  
Department of the Attorney General  
425 Queen Street  
Honolulu, Hawaii 96813  
Tel: 808-586-1500  
Fax: 808-586-1239

For the State of Idaho  
LAWRENCE WASDEN, Attorney  
General:



BRETT T. DELANGE  
Deputy Attorney General  
Office of the Idaho Attorney  
General  
700 W. Jefferson St.  
P.O. Box 83720  
Boise, ID 83720-0010  
Tel.: 208-334-2400  
Fax: 208-854-8071

For the Idaho Department of  
Finance:



GAVIN M. GEE  
Director of Finance  
Idaho Department of Finance  
800 Park Blvd., Suite 200  
P.O. Box 83720  
Boise, ID 83720-0031  
Tel.: 208-332-8000  
Fax: 208-332-8097



For the State of Illinois:



---

DEBORAH HAGAN  
Chief, Consumer Protection  
Division  
Illinois Attorney General's Office  
500 South Second Street  
Springfield, IL 62706  
Tel.: 217-782-9021  
Fax: 217-782-1097

For the Illinois Department of  
Financial and Professional  
Regulation:



---

BRENT E. ADAMS  
Secretary  
Illinois Department of Financial and  
Professional Regulation  
100 W. Randolph St., 9th Floor  
Chicago, IL 60601  
Tel.: 312-814-2837  
Fax: 312-814-2238



---

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

---

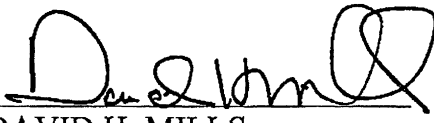
**DAVID H. MILLS**  
Director  
Indiana Department of Financial  
Institutions  
30 South Meridian Street  
Suite 300  
Indianapolis, Indiana 46204  
Tel.: 317-233-9460  
Fax: 317-232-7655

For the State of Indiana:

---

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


For the Indiana Department of  
Financial Institutions:



---

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

For the State of Iowa:



---

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

For the Iowa Division of Banking:

---

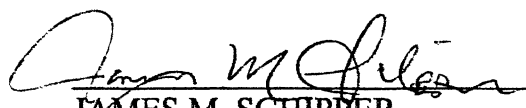
JAMES M. SCHIPPER  
Superintendent of Banking  
Iowa Division of Banking  
200 E. Grand Ave., Ste. 300  
Des Moines, IA 50309-1827  
Tel: 515- 242-0350  
Fax: 515-281-4862

For the State of Iowa:

---

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

For the Iowa Division of Banking:



---


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

For the State of Kansas:

---

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

For the Kansas Office of the State  
Bank Commissioner:



---

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

For the State of Kansas:



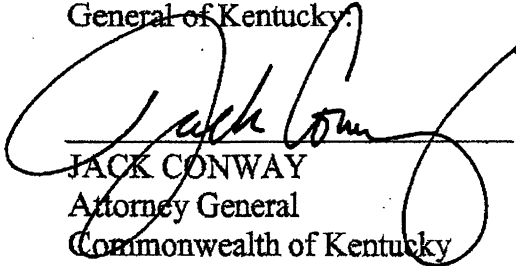
MEGHAN E. STOPPEL  
Assistant Attorney General  
Office of the Kansas Attorney  
General  
120 SW 10<sup>th</sup> Avenue, 2<sup>nd</sup> Floor  
Topeka, KS 66612  
Tel.: 785-296-3751  
Fax: 785-291-3699

For the Kansas Office of the State  
Bank Commissioner:



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

For the Office of the Attorney  
General of Kentucky:



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

For the Kentucky Department of  
Financial Institutions:

---

CHARLES A. VICE  
Commissioner  
Kentucky Department of Financial  
Institutions  
1025 Capital Center Drive  
Suite 200  
Frankfort, KY 40601  
Tel.: 502-573-3390  
Fax: 502-573-8787

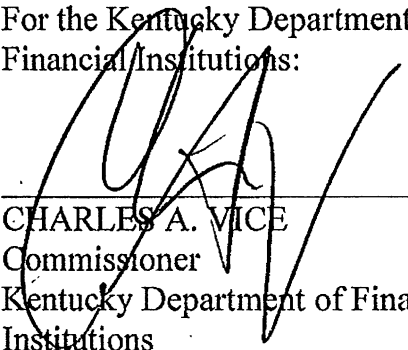


For the Office of the Attorney  
General of Kentucky:

---

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

For the Kentucky Department of  
Financial Institutions:




---

CHARLES A. VICE  
Commissioner  
Kentucky Department of Financial  
Institutions  
1025 Capital Center Drive  
Suite 200  
Frankfort, KY 40601  
Tel.: 502-573-3390  
Fax: 502-573-8787

For the State of Louisiana:

JAMES D. "BUDDY"  
CALDWELL  
Attorney General



SANETTRIA GLASPER  
PLEASANT  
Louisiana State Bar # 25396  
Assistant Attorney General  
Director of Public Protection  
Division  
1885 North Third Street, 4<sup>th</sup> Floor  
Baton Rouge, LA 70802  
Tel: 225-326-6452  
Fax: 225-326-6498

For the Louisiana Office of  
Financial Institutions:



DARIN DOMINGUE  
Deputy Chief Examiner  
Louisiana Office of Financial  
Institutions  
8660 United Plaza Blvd ~ Floor  
Baton Rouge, LA 70809  
Tel.: 225-922-2596  
Fax: 225-925-4548

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

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

WILLIAM J. SCHNEIDER

Attorney General

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

111 Sewall Street

Augusta, Maine 04330

Tel.: 207-626-8800

Fax: 207-624-7730

For the State of Maryland:

  
KATHERINE WINFREE

Chief Deputy Attorney General  
Office of the Attorney General  
of Maryland  
200 Saint Paul Place  
Baltimore, MD 21202  
Tel: 410-576-6311  
Fax: 410-576-7036  
Bar Number 306662

For the Office of the Commissioner  
of Financial Regulation:

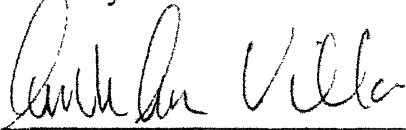
  
MARK KAUFMAN

Commissioner of Financial  
Regulation  
Maryland Department of Labor,  
Licensing and Regulation  
500 North Calvert Street  
Suite 402  
Baltimore, MD 21202  
Tel.: 410-230-6100  
Fax: 410-333-0475

For The Commonwealth Of  
Massachusetts:

MARTHA COAKLEY

Attorney General



---

AMBER ANDERSON VILLA

Mass. BBO #647566

*Assistant Attorney General*

Public Protection and Advocacy Bureau

Consumer Protection Division

One Ashburton Place

Boston, MA 02108

Tel: 617-727-2200

For the Massachusetts Division of  
Banks:

---

DAVID J. COTNEY

Commissioner

Massachusetts Division of Banks

1000 Washington St., 10<sup>th</sup> Floor

Boston, MA 02118

Tel: 617-956-1510

Fax: 617-956-1599


For The Commonwealth Of  
Massachusetts:

MARTHA COAKLEY  
Attorney General

For the Massachusetts Division of  
Banks:

---

AMBER ANDERSON VILLA  
Mass. BBO #647566  
*Assistant Attorneys General*  
Public Protection and Advocacy Bureau  
Consumer Protection Division  
One Ashburton Place  
Boston, MA 02108  
Tel: 617-727-2200



---

DAVID J. COTNEY  
Commissioner  
Massachusetts Division of Banks  
1000 Washington St., 10<sup>th</sup> Floor  
Boston, MA 02118  
Tel: 617-956-1510  
Fax: 617-956-1599

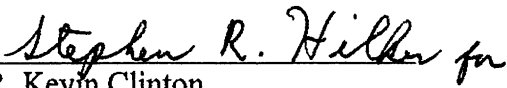
For the State of Michigan:

A handwritten signature in cursive script, appearing to read "D.J. Pascoe".

---

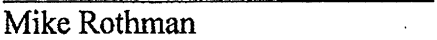
BILL SCHUETTE  
Attorney General  
D.J. Pascoe  
Assistant Attorney General  
525 W. Ottawa Street  
PO Box 30755  
Lansing, MI 48909  
Tel.: 517-373-1160  
Fax: 517-335-3755

For the Michigan Office of Financial and Insurance Regulation:

  
R. Kevin Clinton  
Commissioner  
State of Michigan Office of Financial and Insurance Regulation  
611 W. Ottawa Street, PO Box 30220  
Lansing, MI 48909-7720  
Tel.: 517-335-3167  
Fax: 517-335-0908

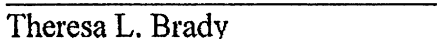
---

For the Minnesota Department of Commerce:

  
Mike Rothman  
Commissioner  
Minnesota Department of Commerce  
85 7<sup>th</sup> Place East, Suite 500  
St. Paul, MN 55101  
Tel.: 651-296-6025  
Fax: 651-296-8591

---

For the Mississippi Department of Banking & Consumer Finance

  
Theresa L. Brady  
Commissioner  
Mississippi Department of Banking & Consumer Finance  
901 Woolfork Building, Suite A  
501 North West Street  
Jackson, MS 39201  
Tel.: 601-359-1031  
Fax: 601-359-3557

---



For the State of Minnesota:

Lori Swanson  
Attorney General, State of  
Minnesota



NATHAN BRENNAMAN  
Deputy Attorney General  
Minnesota Attorney General's  
Office  
445 Minnesota Street, Suite 1200  
St. Paul, MN 55101-2130  
Tel.: 651-757-1415  
Fax: 651-296-7438

For the Minnesota Department of  
Commerce:

---

MIKE ROTHMAN  
Commissioner  
Minnesota Department of  
Commerce  
85 7<sup>th</sup> Place East, Suite 500  
St. Paul, MN 55101  
Tel.: 651-296-6025  
Fax: 651-297-1959

For the State of Minnesota:

Lori Swanson  
Attorney General, State of  
Minnesota

For the Minnesota Department of  
Commerce:



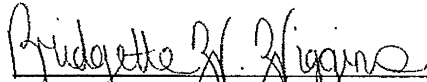
---

NATHAN BRENNAMAN  
Deputy Attorney General  
Minnesota Attorney General's  
Office  
445 Minnesota Street, Suite  
1200  
St. Paul, MN 55101-2130  
Tel.: 651-757-1415  
Fax: 651-296-7438

---

MIKE ROTHMAN  
Commissioner  
Minnesota Department of Commerce  
85 7<sup>th</sup> Place East, Suite 500  
St. Paul, MN 55101  
Tel.: 651-296-6025  
Fax: 651-297-1959

For the State of Mississippi:



---

BRIDGETTE W. WIGGINS  
Special Assistant Attorney General  
Mississippi Attorney General's  
Office  
Post Office Box 22947  
Jackson, MS 39225-2947  
Tel.: 601-359-4279  
Fax: 601-359-4231

For the Mississippi Department of  
Banking & Consumer Finance:

---

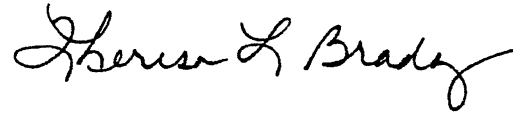
THERESA L. BRADY  
Commissioner  
Mississippi Department of Banking  
& Consumer Finance  
901 Woolfolk Building, Suite A  
501 North West Street  
Jackson, MS 39201  
Tel.: 601-359-1031  
Fax: 601-359-3557

For the State of Mississippi:

---

BRIDGETTE W. WIGGINS  
Special Assistant Attorney General  
Mississippi Attorney General's  
Office  
Post Office Box 22947  
Jackson, MS 39225-2947  
Tel.: 601-359-4279  
Fax: 601-359-4231

For the Mississippi Department of  
Banking & Consumer Finance:

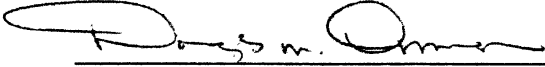


---

THERESA L. BRADY  
Commissioner  
Mississippi Department of Banking  
& Consumer Finance  
901 Woolfolk Building, Suite A  
501 North West Street  
Jackson, MS 39201  
Tel.: 601-359-1031  
Fax: 601-359-3557

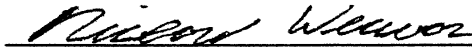
For the State of Missouri:

CHRIS KOSTER  
Attorney General



DOUGLAS M. OMMEN  
Chief Counsel  
Consumer Protection Division  
PO Box 899  
Jefferson City, MO 65102  
Tel.: 573-751-7007  
Fax: 573-751-2041

For the Missouri Division of  
Finance:



RICHARD WEAVER  
Commissioner  
Missouri Division of Finance  
301 West High Street, Room 630  
Jefferson City, MO 65101  
Tel.: 573-751-2545  
Fax: 573-751-9192

For the State of Montana:



---

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

For the Montana Division of  
Banking and Financial Institutions:

---


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

For the State of Montana:

For the Montana Division of  
Banking and Financial Institutions:

---

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



---

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

For the State of Nebraska:

JON BRUNING, Attorney General



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

For the Nebraska Department of  
Banking and Finance:

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

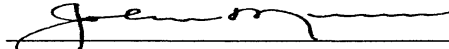


For the State of Nebraska:

---

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

For the Nebraska Department of  
Banking and Finance:

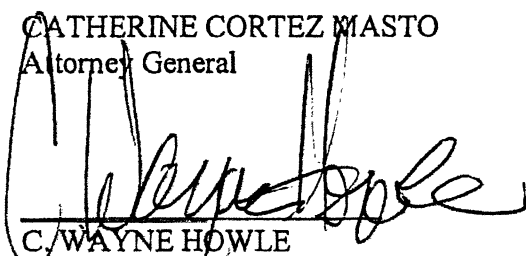


---

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

For the State of Nevada:

CATHERINE CORTEZ MASTO  
Attorney General



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

For the Nevada Division of  
Mortgage Lending:

---

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

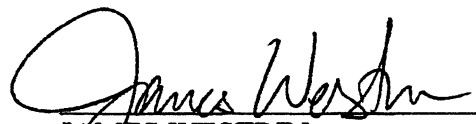
For the State of Nevada:

CATHERINE CORTEZ MASTO  
Attorney General

---

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

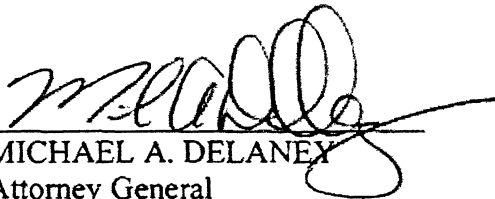
For the Nevada Division of  
Mortgage Lending:



---

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

For the State of NEW HAMPSHIRE:



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

For the NEW HAMPSHIRE BANKING  
COMMISSIONER

---

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

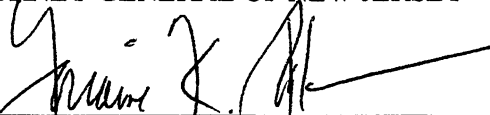
For the New Hampshire Banking  
Commissioner

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

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

For the State of New Jersey:

JEFFREY S. CHIESA  
ATTORNEY GENERAL OF NEW JERSEY

By: 

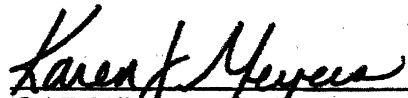
LORRAINE K. RAK  
Deputy Attorney General  
Chief, Consumer Fraud Prosecution  
Section  
Division of Law  
124 Halsey Street – 5<sup>th</sup> Floor  
P.O. Box 45029  
Newark, New Jersey 07101  
Tel.: 973-877-1280  
Fax: 973-648-4887

For the New Jersey Department of Banking &  
Insurance:

By: 

KENNETH E. KOBYLOWSKI  
Acting Commissioner  
New Jersey Department of Banking &  
Insurance  
Office of Consumer Finance, Division of  
Banking  
20 West State Street – 5<sup>th</sup> Floor  
P.O. Box 040  
Trenton, New Jersey 08625-0040  
Tel.: 609-633-7667  
Fax: 609-292-3144

**For the State of New Mexico:**

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

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


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

For the State of New Mexico:

---

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

For the New Mexico Financial  
Institutions Division:

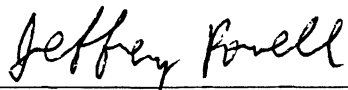


---

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



For the State of New York:

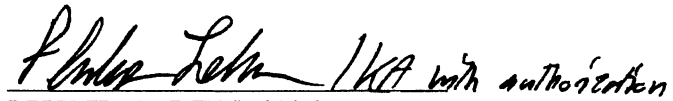


---

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

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

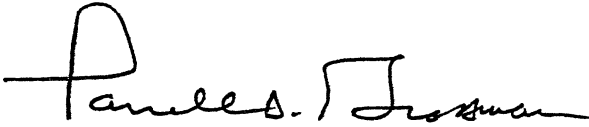
ROY COOPER  
Attorney General

 *Philip Lehman* *WA with authorization*

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

For the State of North Dakota

WAYNE STENEHJEM  
Attorney General



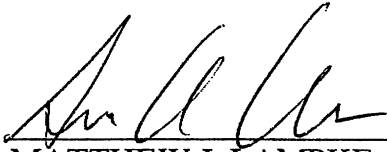
PARRELL D. GROSSMAN  
(ID No. 04684)  
Assistant Attorney General  
Director, Consumer Protection and  
Antitrust Division  
Office of Attorney General  
Gateway Professional Center  
1050 E Interstate Ave, Ste 200  
Bismarck, ND 58503-5574  
Tel: 701-328-5570  
Fax: 701-328-5568

For the North Dakota Department  
of Financial Institutions



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

For the Ohio Attorney General  
MIKE DEWINE:



---

MATTHEW J. LAMPKE  
JEFFREY R. LOESER  
SUSAN A. CHOE  
Assistant Attorneys General  
Ohio Attorney General  
30 E. Broad St., 14<sup>th</sup> Floor  
Columbus, OH 43215  
Tel.: 614-466-1305  
Fax: 614-466-8898

For the Ohio Department of  
Commerce, Division of Financial  
Institutions:

---

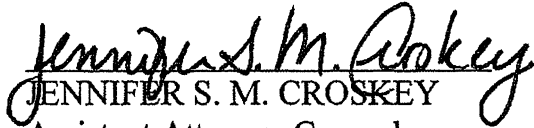
JENNIFER S. M. CROSKEY  
Assistant Attorney General  
Ohio Attorney General, Executive  
Agencies  
30 E. Broad St., 26<sup>th</sup> Floor  
Columbus, OH 43215  
Tel: 614-466-2980  
Fax: 614-728-9470

For the Ohio Attorney General  
MIKE DEWINE:

For the Ohio Department of  
Commerce, Division of Financial  
Institutions:


---

MATTHEW J. LAMPKE  
JEFFREY R. LOESER  
SUSAN A. CHOE  
Assistant Attorneys General  
Ohio Attorney General  
30 E. Broad St., 14<sup>th</sup> Floor  
Columbus, OH 43215  
Tel.: 614-466-1305  
Fax: 614-466-8898

  
JENNIFER S. M. CROSKEY  
Assistant Attorney General  
Ohio Attorney General, Executive  
Agencies  
30 E. Broad St., 26<sup>th</sup> Floor  
Columbus, OH 43215  
Tel: 614-466-2980  
Fax: 614-728-9470

For the State of Oregon,  
Attorney General JOHN R. KROGER:

For Department of Consumer and  
Business Services, PATRICK  
ALLEN, Director:



---

SIMON WHANG  
Assistant Attorney General  
Oregon Department of Justice  
Financial Fraud/Consumer Protection  
1515 SW 5<sup>th</sup> Avenue, Ste. 410  
Portland, OR 97201  
Tel.: 971-673-1880  
Fax: 971-673-1902

---

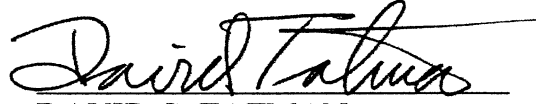
DAVID C. TATMAN,  
Administrator  
Division of Finance and  
Corporate Securities  
350 Winter Street NE, Rm. 410  
Salem, OR 97301-3881  
Tel.: 503-378-4140  
Fax: 503-947-7862

For the State of Oregon,  
Attorney General JOHN R. KROGER:

For Department of Consumer and  
Business Services,  
PATRICK ALLEN, Director:

---

SIMON WHANG  
Assistant Attorney General  
Oregon Department of Justice  
Financial Fraud/Consumer Protection  
1515 SW 5<sup>th</sup> Avenue, Ste. 410  
Portland, OR 97201  
Tel.: 971-673-1880  
Fax: 971-673-1902



---

DAVID C. TATMAN,  
Administrator  
Division of Finance and  
Corporate Securities  
350 Winter Street NE, Rm. 410  
Salem, OR 97301-3881  
Tel.: 503-378-4140  
Fax: 503-947-7862

For the Commonwealth of Pennsylvania  
Office of Attorney General:

For the Commonwealth of Pennsylvania  
Department of Banking:



LINDA L. KELLY

Attorney General  
Commonwealth of Pennsylvania  
Office of Attorney General  
16<sup>th</sup> Floor, Strawberry Square  
Harrisburg, PA 17120  
Tel: 717.787.3391  
Fax: 717.783.1107

---

GLENN E. MOYER  
Secretary of Banking  
Commonwealth of Pennsylvania  
Department of Banking  
17 N. Second St., Suite 1300  
Harrisburg, PA 17101  
Tel.: 717-783-7151  
Fax: 717-214-0808




For the Commonwealth of Pennsylvania  
Office of Attorney General:

For the Commonwealth of Pennsylvania  
Department of Banking:

---

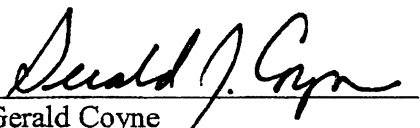
LINDA L. KELLY  
Attorney General  
Commonwealth of Pennsylvania  
Office of Attorney General  
16<sup>th</sup> Floor, Strawberry Square  
Harrisburg, PA 17120  
Tel: 717.787.3391  
Fax: 717.783.1107



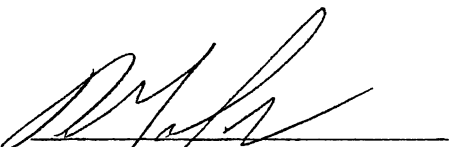
---

GLENN E. MOYER  
Secretary of Banking  
Commonwealth of Pennsylvania  
Department of Banking  
17 N. Second St., Suite 1300  
Harrisburg, PA 17101  
Tel.: 717-783-7151  
Fax: 717-214-0808

For the Rhode Island Department of Attorney General:

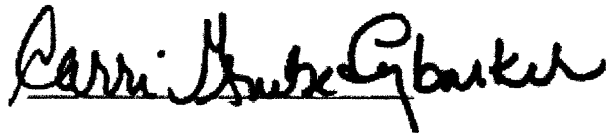
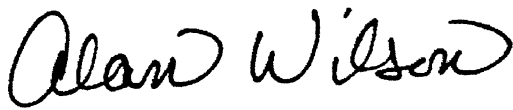
  
Gerald Coyne  
Rhode Island Department of Attorney General  
Deputy Attorney General  
150 South Main Street  
Providence, RI 02903  
Tel: 401-274- 4400 Extension 2257  
Fax: 401- 222-1302

For the Rhode Island Department of Business Regulation:

  
Paul McGreevy  
Director  
Rhode Island Department of Business Regulation  
Division of Banking  
1511 Pontiac Avenue, Bldg. 68-2  
Cranston, RI 02920  
Tel.: 401-462-9553  
Fax: 401-462-9532

For the State of South Carolina:

For the South Carolina Department of  
Consumer Affairs and South Carolina Board  
of Financial Institutions:



---

ALAN WILSON  
Attorney General

---

CARRI GRUBE LYBARKER  
Administrator

JOHN W. MCINTOSH  
Chief Deputy Attorney General

SC Department of Consumer Affairs  
2221 Devine Street, Suite 200  
PO Box 5757

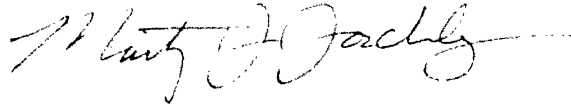
C. HAVIRD JONES, JR.  
Assistant Deputy Attorney General

Columbia, SC 29250  
Tel.: 803-734-4233  
Fax: 803-734-4229

MARY FRANCES JOWERS  
Assistant Attorney General

South Carolina Attorney General's  
Office  
1000 Assembly Street, Room 519  
Columbia, SC 29201  
Tel.: 803-734-3970  
Fax: 803-734-3677

For the State of South Dakota:



---

MARTY J. JACKLEY  
Attorney General  
1302 E. Highway 14, Suite 1  
Pierre, SD 57501  
Tel.: 605-773-3215  
Fax: 605-773-4106

For the South Dakota Division  
of Banking:

---


BRET AFDAHL  
Director  
South Dakota Division of  
Banking  
217 ½ West Missouri Ave.  
Pierre, SD 57501  
Tel.: 605-773-3421  
Fax: 605-773-5367

For the State of South Dakota:

For the South Dakota Division of  
Banking:

---

MARTY J. JACKLEY  
Attorney General  
1302 E. Highway 14, Suite 1  
Pierre, SD 57501  
Tel.: 605-773-3215  
Fax: 605-773-4106



---

BRET AFDAHL  
Director  
South Dakota Division of Banking  
217 ½ West Missouri Ave.  
Pierre, SD 57501  
Tel.: 605-773-3421  
Fax: 866-326-7504

For the State of Tennessee:



---

ROBERT E. COOPER, JR.  
Attorney General and Reporter  
Office of the Tennessee Attorney General  
425 Fifth Avenue North  
Nashville, TN 37243-3400  
Tel.: 615-741-3491  
Fax: 615-741-2009

For the Tennessee Department of Financial  
Institutions:



---

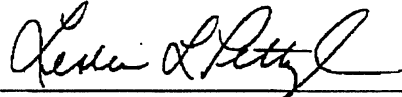
GREG GONZALES  
Commissioner  
Tennessee Department of Financial Institutions  
414 Union Street  
Suite 1000  
Nashville, TN 37219  
Tel.: 615-741-5603  
Fax: 615-741-2883

For the State of Texas:



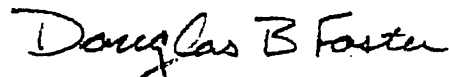
JAMES A. DAROSS  
State Bar No. 05391500  
Assistant Attorney General  
Consumer Protection Division  
401 E. Franklin Avenue, Suite 530  
El Paso, Texas 79901  
(915) 834-5800  
FAX (915) 542-1546

For the Texas Office of Consumer Credit Commissioner:



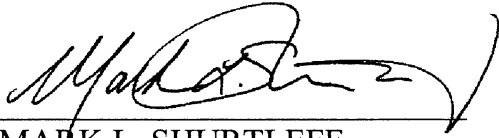
LESLIE L. PETTIJOHN  
Commissioner  
Texas Office of Consumer Credit Commissioner  
2601 N Lamar Blvd  
Austin, TX 78705-4207  
Tel.: 512-936-7600  
Fax: 512-936-7610

For the Texas Department of Savings and Mortgage Lending:



DOUGLAS B. FOSTER  
Commissioner  
Texas Department of Savings and Mortgage Lending  
2601 N Lamar Blvd, Suite 201  
Austin, TX 78644  
Tel.: 512-475-1350  
Fax: 512-475-1360

For the State of Utah:



MARK L. SHURTLEFF  
Utah Attorney General  
350 North State Street, #230  
Salt Lake City, UT 84114-2320  
Tel.: 801-538-1191  
Fax: 801-538-1121

For the Utah Department of  
Financial Institutions:



G. EDWARD LEARY  
Commissioner  
Utah Department of Financial  
Institutions  
PO Box 146800  
Salt Lake City, UT 84114-6800  
Tel: 801-538-8761  
Fax: 801-538-8894

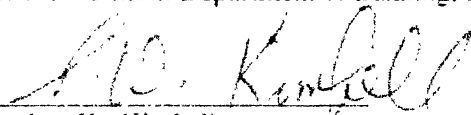


For the State of Vermont



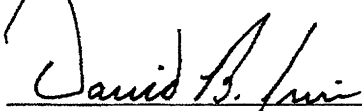
\_\_\_\_\_  
Elliot Burg  
Assistant Attorney General  
Office of the Attorney General  
109 State Street  
Montpelier, VT 05609  
Tel: 802-828-2153  
Fax: 802-828-2154

For the Vermont Department of Banking, Insurance, Securities and Health Care Administration.



\_\_\_\_\_  
Stephen W. Kimbell  
Commissioner  
Vermont Department of Banking, Insurance, Securities and Health Care Administration  
89 Main Street  
Montpelier, VT 05620  
Tel: 802-828-2380  
Fax: 802-828-1477

For The Commonwealth of Virginia,  
*ex rel.* KENNETH T. CUCCINELLI, II,  
Attorney General:



---

DAVID B. IRVIN (VSB #23927)  
Senior Assistant Attorney General  
MARK S. KUBIAK (VSB #73119)  
Assistant Attorney General  
Office of Virginia Attorney General  
900 East Main Street  
Richmond, Virginia 23219  
Tel.: 804-786-4047  
Fax: 804-786-0122

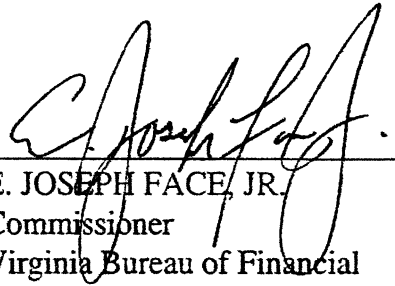
For the Virginia Bureau of  
Financial Institutions:

---

E. JOSEPH FACE, JR.  
Commissioner  
Virginia Bureau of Financial  
Institutions  
1300 East Main Street  
Richmond, Virginia 23219  
Tel.: 804-371-9659  
Fax: 804-371-0163

For The Commonwealth of Virginia,  
*ex rel.* KENNETH T. CUCCINELLI, II,  
Attorney General:

For the Virginia Bureau of  
Financial Institutions:



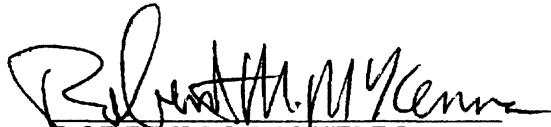
---

DAVID B. IRVIN (VSB #23927)  
Senior Assistant Attorney General  
MARK S. KUBIAK (VSB #73119)  
Assistant Attorney General  
Office of Virginia Attorney General  
900 East Main Street  
Richmond, Virginia 23219  
Tel.: 804-786-4047  
Fax: 804-786-0122

---

E. JOSEPH FACE, JR.  
Commissioner  
Virginia Bureau of Financial  
Institutions  
1300 East Main Street  
Richmond, Virginia 23219  
Tel.: 804-371-9659  
Fax: 804-371-0163

For the State of Washington:

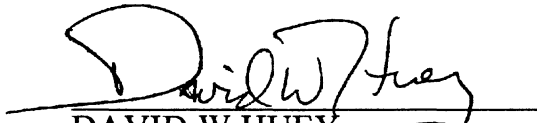


ROBERT M. MCKENNA  
WSBA# 18327  
Attorney General  
1125 Washington Street SE  
Olympia, WA 98504-0100  
Tel: 360-753-6200

For the Washington State  
Department of Financial  
Institutions:

---

SCOTT JARVIS  
Director  
Department of Financial  
Institutions  
State of Washington  
PO Box 41200  
Olympia, WA 98504-1200  
Tel: 877-746-4334



DAVID W. HUEY  
WSBA #31380  
Assistant Attorney General  
Consumer Protection Division  
Washington Attorney  
General's Office  
1250 Pacific Avenue,  
Suite 105 PO Box 2317  
Tacoma, WA 98402-4411  
Tel: (253) 593-5243

For the State of Washington:

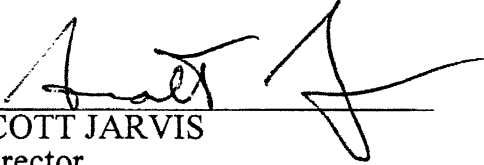
---

ROBERT M. MCKENNA  
WSBA# 18327  
Attorney General  
1125 Washington Street SE  
Olympia, WA 98504-0100  
Tel: 360-753-6200

---

DAVID W. HUEY  
WSBA #31380  
Assistant Attorney  
General Consumer  
Protection Division  
Washington Attorney  
General's Office 1250  
Pacific Avenue, Suite  
105 PO Box 2317  
Tacoma, WA 98402-4411  
Tel: (253) 593-5243

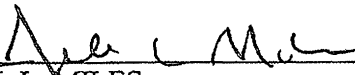
For the Washington State  
Department of Financial  
Institutions:



---

SCOTT JARVIS  
Director  
Department of Financial  
Institutions  
State of Washington  
PO Box 41200  
Olympia, WA 98504-1200  
Tel: 877-746-4334

For the State of West Virginia:

  
\_\_\_\_\_  
JILL L. MILES  
Deputy Attorney General  
State Capitol, Room 26E  
Charleston, WV 25305-0220  
Tel.: 304-558-2021  
Fax: 304-558-0140

For the West Virginia Division of Banking:


\_\_\_\_\_  
SARA M. CLINE  
Commissioner of Banking  
One Players Club, Suite 300  
Charleston, WV 25311  
Tel.: 304-558-2294  
Fax: 304-558-0442

For the State of West Virginia:

For the West Virginia Division of  
Banking:

---

JILL L. MILES  
Deputy Attorney General  
State Capitol, Room 26E  
Charleston, WV 25305-0220  
Tel.: 304-558-2021  
Fax: 304-558-0140



---

SARA M. CLINE  
Commissioner of Banking  
One Players Club, Suite 300  
Charleston, WV 25311  
Tel.: 304-558-2294  
Fax: 304-558-0442

For the State of Wisconsin:

J.B. VAN HOLLEN  
Attorney General



---

HOLLY C. POMRANING  
Assistant Attorney General  
Wisconsin Department of Justice  
Post Office Box 7857  
Madison, Wisconsin 53707-7857  
Tel: 608-266-5410  
Fax: 608-267-8906

For the Wisconsin Department of  
Financial Institutions:

---

PETER BILDSTEN  
Secretary  
Wisconsin Department of Financial  
Institutions  
345 W. Washington Ave 5<sup>th</sup> Floor  
PO Box 8861  
Madison, WI 53708-8861  
Tel.: 608-267-1710  
Fax: 608-261-4334



For the State of Wisconsin:

J.B. VAN HOLLEN  
Attorney General

---

HOLLY C. POMRANING  
Assistant Attorney General  
Wisconsin Department of Justice  
Post Office Box 7857  
Madison, Wisconsin 53707-7857  
Tel: 608-266-5410  
Fax: 608-267-8906

For the Wisconsin Department of  
Financial Institutions:

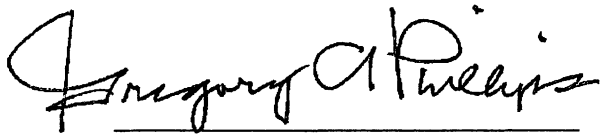


---

PETER BILDSTEN  
Secretary  
Wisconsin Department of Financial  
Institutions  
345 W. Washington Ave 5<sup>th</sup> Floor  
PO Box 8861  
Madison, WI 53708-8861  
Tel.: 608-267-1710  
Fax: 608-261-4334

For the State of Wyoming:

For the Wyoming Division of  
Banking:



---

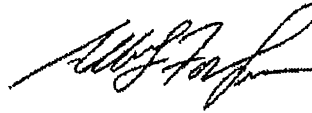
GREGORY A. PHILLIPS  
Wyoming Attorney General  
Wyoming Attorney General's Office  
123 State Capitol Bldg  
200 W. 24<sup>th</sup>  
Cheyenne, WY 82002  
Tel.: 307-777-7847  
Fax: 307-777-3435

---

ALBERT L. FORKNER  
Acting Commissioner  
Wyoming Division of Banking  
Herschler Building, 3<sup>rd</sup> Floor East  
122 West 25<sup>th</sup>  
Cheyenne, WY 82002  
Tel.: 307-777-6998  
Fax: 307-777-3555

For the State of Wyoming:

For the Wyoming Division of  
Banking:



---

GREGORY A. PHILLIPS  
Wyoming Attorney General  
Wyoming Attorney General's Office  
123 State Capitol Bldg  
200 W. 24<sup>th</sup>  
Cheyenne, WY 82002  
Tel.: 307-777-7847  
Fax: 307-777-3435

---

ALBERT L. FORKNER  
Acting Commissioner  
Wyoming Division of Banking  
Herschler Building, 3<sup>rd</sup> Floor East  
122 West 25<sup>th</sup>  
Cheyenne, WY 82002  
Tel.: 307-777-6998  
Fax: 307-777-3555

BANK OF AMERICA CORPORATION



NEIL A. COTTY  
Chief Accounting Officer  
Bank of America Corporation  
100 North Tryon Street  
Charlotte, NC 28202

BANK OF AMERICA, N.A.



NEIL A. COTTY  
Chief Accounting Officer  
Bank of America, N.A.  
100 North Tryon Street  
Charlotte, NC 28202

BAC HOME LOANS SERVICING, L.P. (f/k/a  
COUNTRYWIDE HOME LOANS SERVICING,  
L.P.) (through its successor-in-interest by de jure  
merger, BANK OF AMERICA, N.A.)



NEIL A. COTTY  
Chief Accounting Officer  
Bank of America, N.A.  
100 North Tryon Street  
Charlotte, NC 28202

COUNTRYWIDE FINANCIAL CORPORATION

MICHAEL SCHLOESSMAN  
President and Chief Executive Officer  
Countrywide Financial Corporation  
4500 Park Grenada  
Calabasas, CA 91302

COUNTRYWIDE HOME LOANS, INC.

MICHAEL SCHLOESSMAN  
President and Chief Executive Officer  
Countrywide Home Loans, Inc.  
4500 Park Grenada  
Calabasas, CA 91302

COUNTRYWIDE MORTGAGE VENTURES,  
L.L.C.

LOUIS COLATRIANO  
President

BANK OF AMERICA CORPORATION

---

NEIL A. COTTY  
Chief Accounting Officer  
Bank of America Corporation  
100 North Tryon Street  
Charlotte, NC 28202

BAC HOME LOANS SERVICING, L.P. (f/k/a  
COUNTRYWIDE HOME LOANS SERVICING,  
L.P.) (through its successor-in-interest by de jure  
merger, BANK OF AMERICA, N.A.)

---

NEIL A. COTTY  
Chief Accounting Officer  
Bank of America, N.A.  
100 North Tryon Street  
Charlotte, NC 28202

COUNTRYWIDE HOME LOANS, INC.

---

MICHAEL SCHLOESSMAN  
President and Chief Executive Officer  
Countrywide Home Loans, Inc.  
4500 Park Grenada  
Calabasas, CA 91302

BANK OF AMERICA, N.A.

---

NEIL A. COTTY  
Chief Accounting Officer  
Bank of America, N.A.  
100 North Tryon Street  
Charlotte, NC 28202

COUNTRYWIDE FINANCIAL CORPORATION

---

MICHAEL SCHLOESSMAN  
President and Chief Executive Officer  
Countrywide Financial Corporation  
4500 Park Grenada  
Calabasas, CA 91302

COUNTRYWIDE MORTGAGE VENTURES,  
L.L.C.

---

LOUIS COLATRIANO  
President

BANK OF AMERICA CORPORATION

---

NEIL A. COTTY  
Chief Accounting Officer  
Bank of America Corporation  
100 North Tryon Street  
Charlotte, NC 28202

BAC HOME LOANS SERVICING, L.P. (f/k/a  
COUNTRYWIDE HOME LOANS SERVICING,  
L.P.) (through its successor-in-interest by de jure  
merger, BANK OF AMERICA, N.A.)

---

NEIL A. COTTY  
Chief Accounting Officer  
Bank of America, N.A.  
100 North Tryon Street  
Charlotte, NC 28202

COUNTRYWIDE HOME LOANS, INC.

---

MICHAEL SCHLOESSMAN  
President and Chief Executive Officer  
Countrywide Home Loans, Inc.  
4500 Park Grenada  
Calabasas, CA 91302

BANK OF AMERICA, N.A.

---

NEIL A. COTTY  
Chief Accounting Officer  
Bank of America, N.A.  
100 North Tryon Street  
Charlotte, NC 28202

COUNTRYWIDE FINANCIAL CORPORATION

---

MICHAEL SCHLOESSMAN  
President and Chief Executive Officer  
Countrywide Financial Corporation  
4500 Park Grenada  
Calabasas, CA 91302

COUNTRYWIDE MORTGAGE VENTURES,  
L.L.C.

---

LOUIS COLATRIANO  
President