

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLUMBIA

**FILED**

APR 4 2012

Clerk, U.S. District & Bankruptcy  
Courts for the District of Columbia

\_\_\_\_\_  
UNITED STATES OF AMERICA,  
*et al.*,

Plaintiffs,

v.

BANK OF AMERICA CORP. *et al.*,

Defendants.  
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12 0361

Civil Action No. \_\_\_\_\_

**CONSENT JUDGMENT**

WHEREAS, Plaintiffs, the United States of America and the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming, the Commonwealths of Kentucky, Massachusetts, Pennsylvania and Virginia, and the District of Columbia filed their complaint on March 12, 2012, alleging that Wells Fargo & Company and Wells Fargo Bank, N.A. (collectively, "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, by its attorneys, has consented to entry of this Consent Judgment without trial or adjudication of any issue of fact or law and to waive any appeal if the Consent Judgment is entered as submitted by the parties;

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

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

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

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

#### **I. JURISDICTION**

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

## II. SERVICING STANDARDS

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

## III. FINANCIAL TERMS

3. *Payment Settlement Amounts.* Defendant shall pay into an interest bearing escrow account to be established for this purpose the sum of \$1,005,233,716, which sum shall be added to funds being paid by other institutions resolving claims in this litigation (which sum shall be known as the “Direct Payment Settlement Amount”) and which sum shall be distributed in the manner and for the purposes specified in Exhibit B. Defendant’s payment shall be made by electronic funds transfer no later than seven days after the Effective Date of this Consent Judgment, pursuant to written instructions to be provided by the United States Department of Justice. After Defendant has made the required payment, Defendant shall no longer have any property right, title, interest or other legal claim in any funds held in escrow. The interest bearing escrow account established by this Paragraph 3 is intended to be a Qualified Settlement Fund within the meaning of Treasury Regulation Section 1.468B-1 of the U.S. Internal Revenue Code of 1986, as amended. The Monitoring Committee established in Paragraph 8 shall, in its sole discretion, appoint an escrow agent (“Escrow Agent”) who shall hold and distribute funds as provided herein. All costs and expenses of the Escrow Agent, including taxes, if any, shall be paid from the funds under its control, including any interest earned on the funds.

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

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

5. *Consumer Relief.* Defendant shall provide \$3,434,000,000 of relief to consumers who meet the eligibility criteria in the forms and amounts described in Paragraphs 1-8 of Exhibit D, and \$903,000,000 of refinancing relief to consumers who meet the eligibility criteria in the forms and amounts described in Paragraph 9 of Exhibit D, to remediate harms allegedly caused by the alleged unlawful conduct of Defendant. Defendant shall receive credit towards such obligation as described in Exhibit D.

#### **IV. ENFORCEMENT**

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

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

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

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

#### **V. RELEASES**

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

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

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

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

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

## **VII. OTHER TERMS**

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

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

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

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

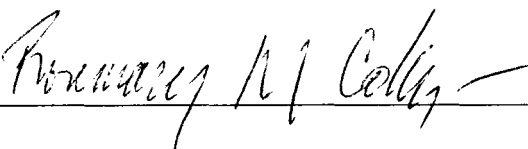
jurisdiction for purposes of enforcing or remedying any outstanding violations that are identified in the final Monitor Report and that have occurred but not been cured during the Term.

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

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

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

SO ORDERED this 4 day of April, 2012

  
\_\_\_\_\_  
UNITED STATES DISTRICT JUDGE

For the United States:



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TONY WEST  
Acting Associate Attorney General  
U.S. Department of Justice  
950 Pennsylvania Ave., N.W.  
Washington, DC 20530  
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For the Department of the Treasury:

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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  
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For the Department of Housing and Urban  
Development:

---

HELEN R. KANOVSKY  
General Counsel  
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451 7<sup>th</sup> Street, S.W.  
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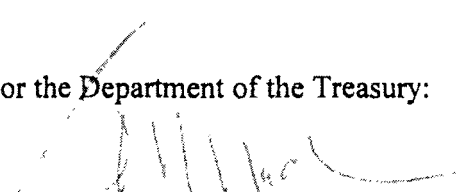
For the Consumer Financial Protection Bureau  
(as to Exhibit F only):

---

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:



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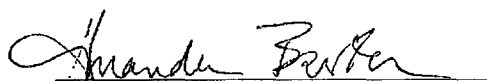
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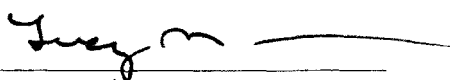
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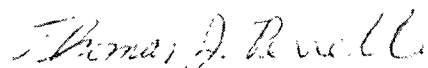
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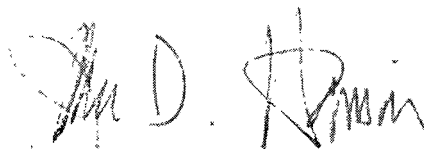
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For the State of Alabama:

For the Alabama State Banking  
Department:

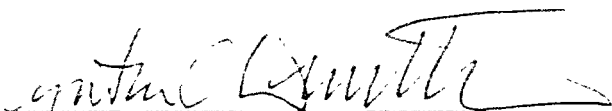


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For the Alaska Division of Banking and Securities:

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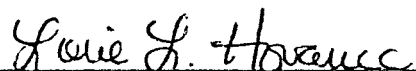
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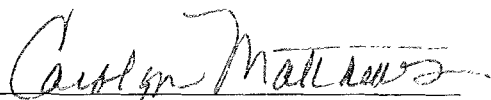
For the Alaska Division of Banking  
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For the Arizona Department of  
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For the State of Arkansas

By: 

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For the State of California:

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JAN LYNN OWEN 3-9-2012  
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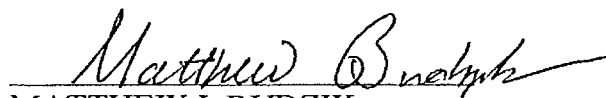
**For the State of Colorado, *ex. rel.* John W. Suthers,  
Attorney General, and On behalf of the Administrator  
of the Colorado Uniform Consumer Credit Code, Laura E. Udis:**



---

**ANDREW P. MCCALLIN  
First Assistant Attorney General  
Consumer Protection Section  
Colorado Attorney General's Office  
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Denver, Colorado 80203  
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For the State of Connecticut and the  
Connecticut Department of Banking:

A handwritten signature in cursive script, appearing to read "Matthew J. Budzik", written over a horizontal line.

MATTHEW J. BUDZIK

JOSEPH J. CHAMBERS

Assistant Attorneys General

Office of the Connecticut Attorney General

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

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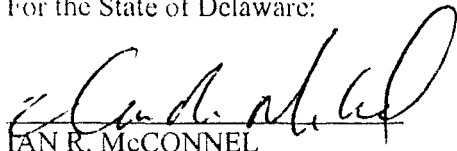
For the Connecticut  
Department of Banking:



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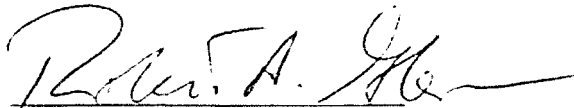
HOWARD F. PITKIN  
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Connecticut Department of Banking  
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For the State of Delaware:



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For the Office of the State Bank Commissioner:




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State Bank Commissioner  
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Fax: 302-739-3609

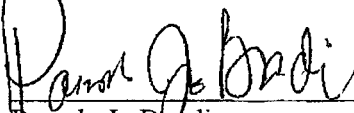
For the District of Columbia and the District of Columbia Department of Insurance, Securities and Banking:

IRVIN B. NATHAN  
Attorney General for the District of Columbia

ELLEN A. EFROS  
Deputy Attorney General  
Public Interest Division

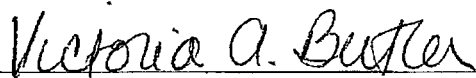
  
BENNETT RUSHKOFF (Bar #386925)  
Chief, Public Advocacy Section  
Office of the Attorney General  
441 Fourth Street, N.W., Suite 600-S  
Washington, DC 20001  
(202) 727-5173 phone  
(202) 730-1469 fax  
bennett.rushkoff@dc.gov

For the State of Florida:



Pamela Jo Bondi  
Attorney General  
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Fax: 850-413-0632

Patricia A. Connors  
Associate Deputy Attorney General



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

For the Florida Office of Financial Regulations:

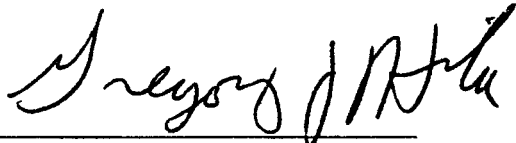
Tom Grady  
Commissioner  
Florida Office of Financial Regulations  
200 E. Gaines Street  
The Fletcher Building, Suite 118  
Tallahassee, FL 32399-0370  
Tel.: 850-410-9601  
Fax: 850-410-9914

For the State of Florida:

For the Florida Office of  
Financial Regulation:

---

PAMELA JO BONDI  
Attorney General  
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Tallahassee, FL 32399-1050  
Tel: 850-245-0140  
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---

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

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Georgia Department of Law  
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Atlanta, Georgia 30334  
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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", with a horizontal line extending from the end of the signature.

---

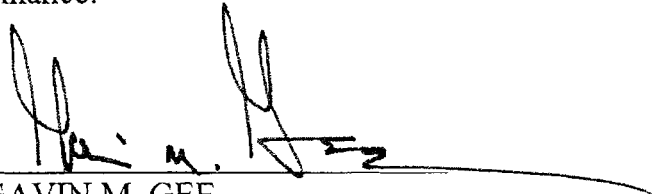
DAVID M. LOUIE  
Attorney General, State of Hawaii  
Department of the Attorney General  
425 Queen Street  
Honolulu, Hawaii 96813  
Tel: 808-586-1500  
Fax: 808-586-1239

For the State of Idaho  
LAWRENCE WASDEN, Attorney  
General:



BRETT T. DELANGE  
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Fax: 208-854-8071

For the Idaho Department of  
Finance:



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



For the State of Illinois:

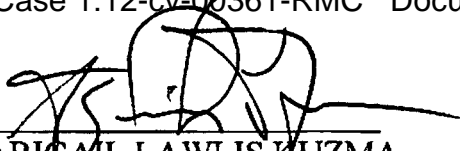
  
DEBORAH HAGAN

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  
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---

ABIGAIL LAWLIS KUZMA  
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302 West Washington St.  
IGCS 5<sup>th</sup> Fl.  
Indianapolis, Indiana 46204  
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Fax: 317-233-4393

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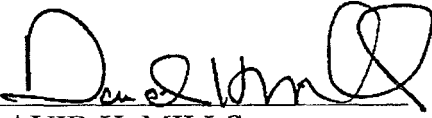
DAVID H. MILLS  
Director  
Indiana Department of Financial  
Institutions  
30 South Meridian Street  
Suite 300  
Indianapolis, Indiana 46204  
Tel.: 317-233-9460  
Fax: 317-232-7655

For the State of Indiana:

---

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

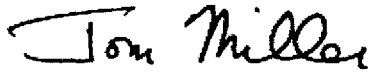
For the Indiana Department of  
Financial Institutions:



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

For the State of 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:

---

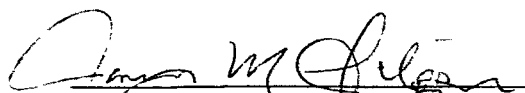
JAMES M. SCHIPPER  
Superintendent of Banking  
Iowa Division of Banking  
200 E. Grand Ave., Ste. 300  
Des Moines, IA 50309-1827  
Tel: 515- 242-0350  
Fax: 515-281-4862

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

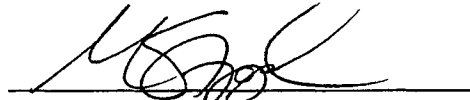
For the Kansas Office of the State  
Bank Commissioner:



---

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:



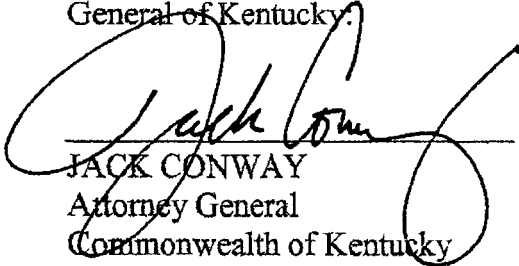
MEGHAN E. STOPPEL  
Assistant Attorney General  
Office of the Kansas Attorney  
General  
120 SW 10<sup>th</sup> Avenue, 2<sup>nd</sup> Floor  
Topeka, KS 66612  
Tel.: 785-296-3751  
Fax: 785-291-3699

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  
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For the Office of the Attorney  
General of Kentucky.



JACK CONWAY  
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State Capitol, Suite 118  
700 Capital Avenue  
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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

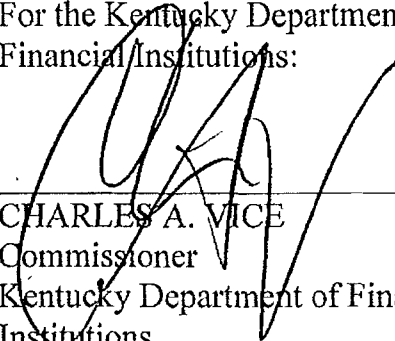


For the Office of the Attorney  
General of Kentucky:

---

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:



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CHARLES A. VICE  
Commissioner  
Kentucky Department of Financial  
Institutions  
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Frankfort, KY 40601  
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For the State of Louisiana:

JAMES D. "BUDDY"  
CALDWELL  
Attorney General

*Sanettria Glasper*

SANETTRIA GLASPER  
PLEASANT  
Louisiana State Bar # 25396  
Assistant Attorney General  
Director of Public Protection  
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For the Louisiana Office of  
Financial Institutions:

*Daren Domingue*

DAREN DOMINGUE  
Deputy Chief Examiner  
Louisiana Office of Financial  
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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 'William J. Schneider', written over a horizontal line.

WILLIAM J. SCHNEIDER

Attorney General

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

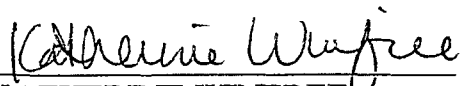
111 Sewall Street

Augusta, Maine 04330

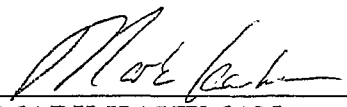
Tel.: 207-626-8800

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

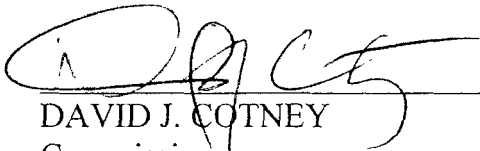
For The Commonwealth Of  
Massachusetts:

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

---

BILL SCHUETTE

Attorney General

D.J. Pascoe

Assistant Attorney General

525 W. Ottawa Street

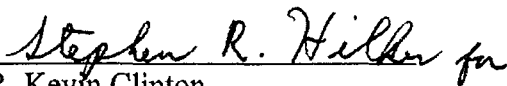
PO Box 30755

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

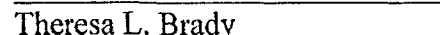
---

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  
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Tel.: 651-757-1415  
Fax: 651-296-7438

For the Minnesota Department of  
Commerce:

---

MIKE ROTHMAN  
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Minnesota Department of  
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Fax: 651-297-1959

For the State of Minnesota:

Lori Swanson  
Attorney General, State of  
Minnesota

For the Minnesota Department of  
Commerce:



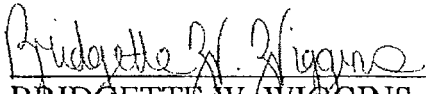
---

NATHAN BRENNAMAN  
Deputy Attorney General  
Minnesota Attorney General's  
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445 Minnesota Street, Suite  
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Tel.: 651-757-1415  
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---

MIKE ROTHMAN  
Commissioner  
Minnesota Department of Commerce  
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Tel.: 651-296-6025  
Fax: 651-297-1959

For the State of Mississippi:

  
BRIDGETTE W. WIGGINS  
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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:

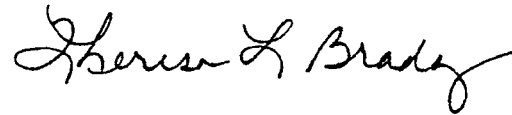
\_\_\_\_\_  
THERESA L. BRADY  
Commissioner  
Mississippi Department of Banking  
& Consumer Finance  
901 Woolfolk Building, Suite A  
501 North West Street  
Jackson, MS 39201  
Tel.: 601-359-1031  
Fax: 601-359-3557

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  
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For the Mississippi Department of  
Banking & Consumer Finance:

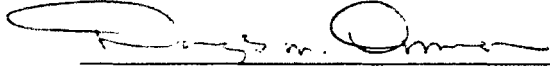


---

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

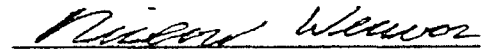
For the State of Missouri:

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



---

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

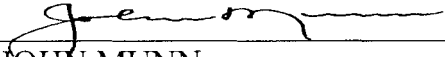


For the State of Nebraska:

---

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:

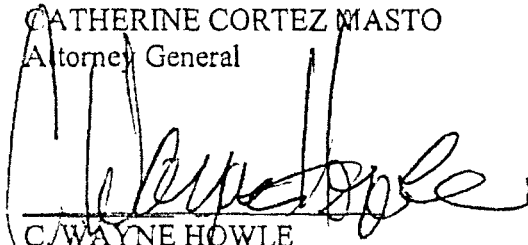


---

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:

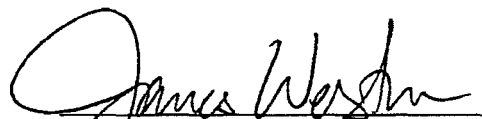
---

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

For the Nevada Division of  
Mortgage Lending:

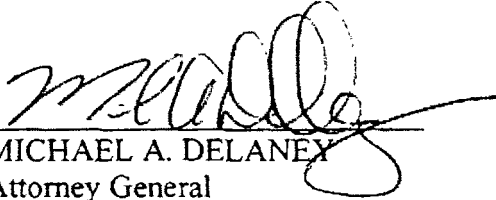


---

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

JAMES WESTRIN  
Commissioner, Division of  
Mortgage Lending  
Nevada Department of  
Business & Industry  
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For the State of NEW HAMPSHIRE:



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Attorney General  
N.H. Department of Justice  
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Concord, New Hampshire 03301  
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Fax: 603 271-2110

For the NEW HAMPSHIRE BANKING  
COMMISSIONER

---

RONALD WILBUR  
Banking Commissioner  
New Hampshire Banking Department  
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Tel.: 603 271-3561  
Fax: 603 271-1090

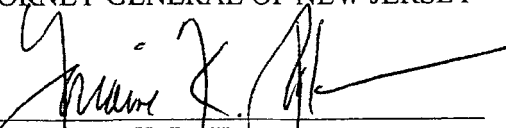
For the New Hampshire Banking  
Commissioner

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  
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ATTORNEY GENERAL OF NEW JERSEY

By: 

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Chief, Consumer/Fraud Prosecution  
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For the New Jersey Department of Banking &  
Insurance:

By: 

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New Jersey Department of Banking &  
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KAREN J. MEYERS, Assistant  
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**For the New Mexico Financial  
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For the New Mexico Financial  
Institutions Division:

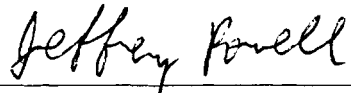


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For the State of New York:



---

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120 Broadway

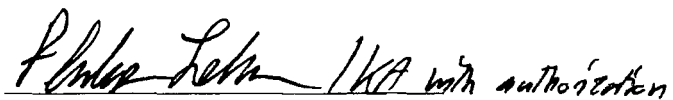
New York, NY 10271

Tel.: 212-416-8309

Fax: 212-416-6003

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

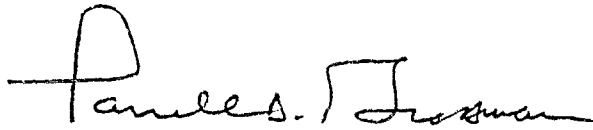
ROY COOPER  
Attorney General

 *Philip Lehman / KA with authorization*

PHILIP A. LEHMAN  
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N.C. Department of Justice  
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Email: plehman@ncdoj.gov

For the State of North Dakota

WAYNE STENEHJEM  
Attorney General



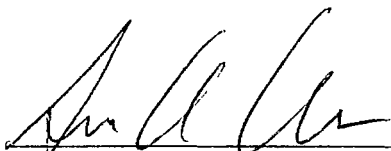
PARRELL D. GROSSMAN  
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Director, Consumer Protection and  
Antitrust Division  
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MIKE DEWINE:



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Commerce, Division of Financial  
Institutions:

---

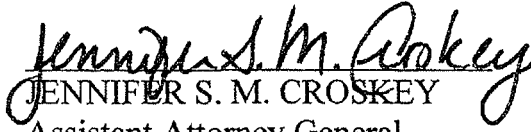
JENNIFER S. M. CROSKEY  
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30 E. Broad St., 26<sup>th</sup> Floor  
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For the Ohio Attorney General  
MIKE DEWINE:

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

---

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

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



---

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Attorney General JOHN R. KROGER:

For Department of Consumer and  
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PATRICK ALLEN, Director:

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Department of Banking:



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For the Commonwealth of Pennsylvania  
Office of Attorney General:

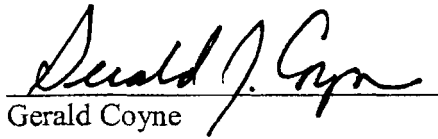
For the Commonwealth of Pennsylvania  
Department of Banking:

---

LINDA L. KELLY  
Attorney General  
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16<sup>th</sup> Floor, Strawberry Square  
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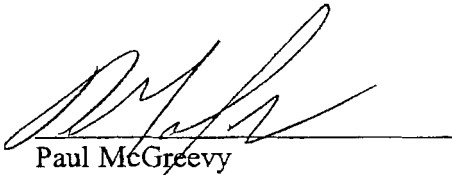
  
\_\_\_\_\_  
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Commonwealth of Pennsylvania  
Department of Banking  
17 N. Second St., Suite 1300  
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For the Rhode Island Department of Attorney General:



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Rhode Island Department of Attorney General  
Deputy Attorney General  
150 South Main Street  
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Fax: 401- 222-1302

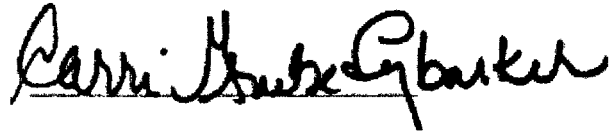
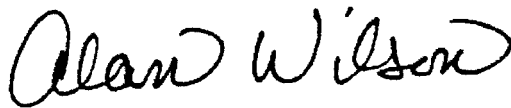
For the Rhode Island Department of Business Regulation:



Paul McGreevy  
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Rhode Island Department of Business Regulation  
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1511 Pontiac Avenue, Bldg. 68-2  
Cranston, RI 02920  
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For the State of South Carolina:

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



---

ALAN WILSON  
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CARRI GRUBE LYBARKER  
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JOHN W. MCINTOSH  
Chief Deputy Attorney General

SC Department of Consumer Affairs  
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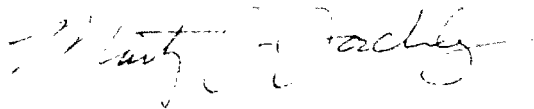
C. HAVIRD JONES, JR.  
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For the State of South Dakota:

For the South Dakota Division of  
Banking:

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425 Fifth Avenue North  
Nashville, TN 37243-3400  
Tel.: 615-741-3491  
Fax: 615-741-2009

For the Tennessee Department of Financial  
Institutions:



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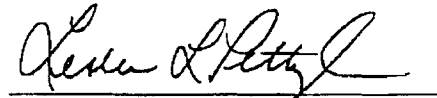
GREG GONZALES  
Commissioner  
Tennessee Department of Financial Institutions  
414 Union Street  
Suite 1000  
Nashville, TN 37219  
Tel.: 615-741-5603  
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For the State of Texas:



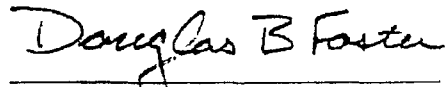
JAMES A. DAROSS  
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Assistant Attorney General  
Consumer Protection Division  
401 E. Franklin Avenue, Suite 530  
El Paso, Texas 79901  
(915) 834-5800  
FAX (915) 542-1546

For the Texas Office of Consumer Credit Commissioner:



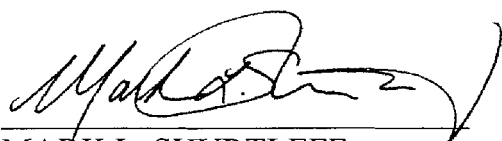
LESLIE L. PETTIJOHN  
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Texas Office of Consumer Credit Commissioner  
2601 N Lamar Blvd  
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Utah Department of Financial  
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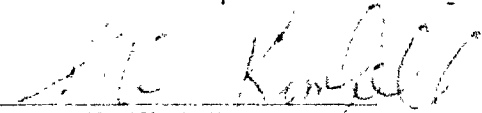


For the State of Vermont



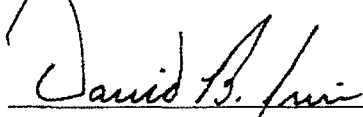
\_\_\_\_\_  
Elliot Burg  
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Office of the Attorney General  
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Montpelier, VT 05609  
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For the Vermont Department of Banking, Insurance, Securities and Health Care Administration



\_\_\_\_\_  
Stephen W. Kimbell  
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Vermont Department of Banking, Insurance, Securities and Health Care Administration  
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For The Commonwealth of Virginia,  
*ex rel.* KENNETH T. CUCCINELLI, II,  
Attorney General:



---

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MARK S. KUBIAK (VSB #73119)  
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Office of Virginia Attorney General  
900 East Main Street  
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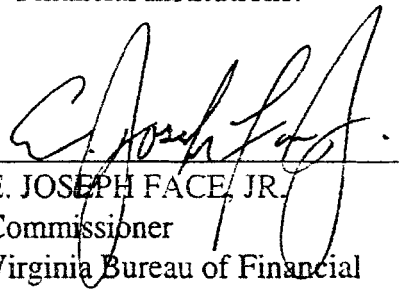
For the Virginia Bureau of  
Financial Institutions:

---

E. JOSEPH FACE, JR.  
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Virginia Bureau of Financial  
Institutions  
1300 East Main Street  
Richmond, Virginia 23219  
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For The Commonwealth of Virginia,  
*ex rel.* KENNETH T. CUCCINELLI, II,  
Attorney General:

For the Virginia Bureau of  
Financial Institutions:



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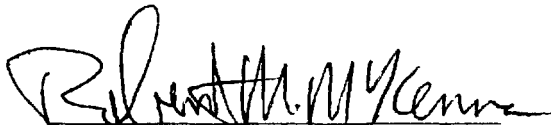
DAVID B. IRVIN (VSB #23927)  
Senior Assistant Attorney General  
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For the State of Washington:

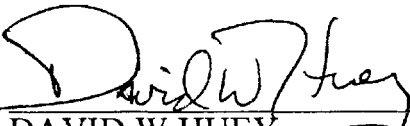
For the Washington State  
Department of Financial  
Institutions:



ROBERT M. MCKENNA  
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---

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For the State of Washington:

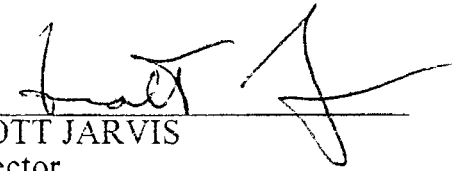
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For the State of West Virginia:

For the West Virginia Division of  
Banking:

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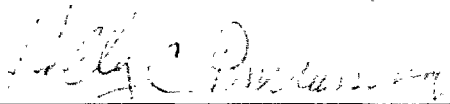


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For the State of Wisconsin:

J.B. VAN HOLLEN  
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For the Wisconsin Department of  
Financial Institutions:

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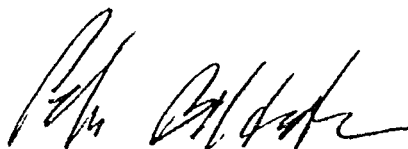
For the State of Wisconsin:

J.B. VAN HOLLEN  
Attorney General

---

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Assistant Attorney General  
Wisconsin Department of Justice  
Post Office Box 7857  
Madison, Wisconsin 53707-7857  
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For the Wisconsin Department of  
Financial Institutions:

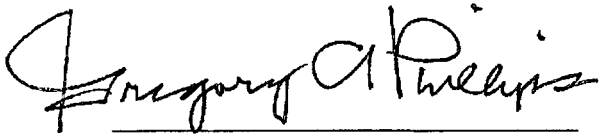


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For the State of Wyoming:

For the Wyoming Division of  
Banking:



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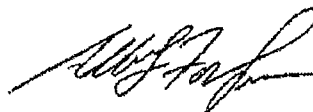
GREGORY A. PHILLIPS  
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For the State of Wyoming:

For the Wyoming Division of  
Banking:



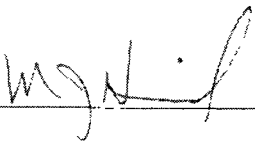
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