

UNDERWRITING BULLETIN

Stewart Title Insurance Company, 300 East 42nd Street, 10th Floor -New York, New York 10017
(212) 922-0050 – (800) 433-0014 – FAX (212) 983-1133

NY000293

Date: October 27, 2006

To: All New York State Office Counsel, Managers and Agents

From: Harold Boxer, Vice President and Senior Agency Counsel

Re: Homecomings Financial

Beginning November 1, 2006, Homecomings Financial will require wire transfers for all payoffs.

Please see attached letter for details.

THIS BULLETIN IS A CONFIDENTIAL COMMUNICATION BETWEEN STEWART AND THE ADDRESSEE. STEWART DOES NOT AUTHORIZE THE DISCLOSURE OF THIS COMMUNICATION TO ANY THIRD PARTIES WITHOUT ITS PRIOR WRITTEN CONSENT.

References:

Bulletins Replaced:	None
Related Bulletins:	None
Underwriting Manual:	None
Exceptions Manual:	None
Forms:	None
Attachments:	One

Homecomings Financial

A GMAC Company

September 27, 2006

Stewart Title Company
1980 Post Oak Blvd.
Suite 300
Houston, TX 77056

Dear Stewart Title Company:

Thank you for your business with Homecomings Financialsm. As of November 1st, 2006 Homecomings Financial will only accept payoff funds via wire transfer or certified funds. Business and third party checks will no longer be accepted. Funds may now be wired for a low fee of **\$5.00**. (Note: Some accounts may not be charged a fee due to state regulations.)

Wire funds to:
JP MORGAN CHASE BANK, N.A.
ABA# 021000021
For credit to the account of Homecomings Financial
Account #639262724

(Funds must be received by our bank and credited to our account by 1:30 p.m., central time for same day processing).

Mail certified funds to:
Homecomings Financial
2711 N. Haskell Ave.
Suite 1300
Dallas, TX 75204

Homecomings Financial appreciates your attention to this matter and we regret any inconvenience this may cause you. If you have any other questions, please contact us at the number or address below.

Sincerely,

Payoff Department