

CLOSING ALERT BULLETIN

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NYSA000097

Date: January 4, 2007

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

From: John L. Killea, Senior Vice President and General Counsel

Re: Alert

Please consult with the Legal Department personnel prior to insuring any transactions, or agreeing to issue a letter of indemnity, involving the following company(s) or individual(s):

MORTGAGE LENDERS NETWORK USA, INC. (MLN)

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