

# CLOSING ALERT BULLETIN

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NYSA000116

**Date: August 10, 2007**

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

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

**Re: HomeBanc Mortgage, National City Home Equity (NHE), NovaStar  
Financial, Inc.**

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Please consult with the Legal Department personnel prior to insuring any transactions, or agreeing to issue a letter of indemnity, involving the following companies:

**HomeBanc Mortgage  
National City Home Equity (NHE)  
NovaStar Financial, Inc.**

For additional guidelines regarding procedures to be followed, please continue to consult Bulletin NY000311.

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