

From: "Amy Anderson" <amy@envisionlending.com>
To: undisclosed-recipients
Sent: Tuesday, December 2, 2008
Subject: ** STATE EXPIRATION ANNOUNCEMENT **

Regretfully we have decided not to renew our licenses in several states that are expiring December 31, 2008. We have decided that to ensure further control we have to make this difficult decision. We will only remain licensed in these states for the next 30 days and then we will not allow any further loans to close in these states nor we will also not be able to continue employment for loan officers who live in these states. We are very sorry for this news but to ensure our long term survival we have decided this step is necessary. Please feel free to contact myself, Jerry (jerrya@envisionlending.com) or Macey (maceyb@envisionlending.com) with any questions.

Again, the following list are states we will NOT be renewing and will NOT be able to conduct business in past December 31, 2008:

Alabama
Arkansas
Connecticut
Delaware
Hawaii
Idaho
Iowa
Kentucky
Louisiana
Maryland
Massachusetts
Mississippi
Nebraska
New Hampshire
North Carolina
Rhode Island
South Dakota
Tennessee
Vermont
Washington

Also, we are not currently licensed in Illinois and cannot allow any loans to close in that state.

Thank you,
Amy

Amy Anderson
President, PLM
Envision Lending Group Inc.
801.617.8104 (direct)
801.617.8101 (fax)