



May 11, 2007

Janis Arendsen
On the level
2982 Ora Avo Terrace
Vista, Ca 92084

RE: Broker Partner Orders

Dear Janis Arendsen,

You have an excellent business opportunity as a Liberty Approved Partner. We are proud to announce the rollout of our new Wholesale Lending division. This is an exciting time for Liberty and for you our Partners.

Thank you for the part you have played in our success to date and for helping us change the lives of thousands of seniors and their families. There are even greater things to come with the advent of our Wholesale division.

To assist our Broker Partners with their reverse mortgage business and increase your volume, we have provided all Broker Partners with our Approved Vendor Partners list. You may begin to receive orders from our Partners and we know you will treat them as you would an order from us. Please note, all payment arrangements are to be made between Broker Partners and Vendor Partners unless the order is received directly from Liberty Reverse Mortgage.

Please call me at (916) 384-1878 if you have any questions or would like more information.

Warmest Regards,

A handwritten signature in black ink, appearing to read "Cori Jurin", is written over the typed name.

Cori Jurin
Partner Relations Manager

Your Money. Your Home. Your Life.

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