

**STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS**

IN THE MATTER OF:)
) **TDFI No. 10-202-C**
OVERLAND MORTGAGE)
CORPORATION)

EMERGENCY CEASE AND DESIST ORDER

The Commissioner of the Tennessee Department of Financial Institutions (the “Commissioner”), having determined that he has reason to believe that Overland Mortgage Corporation (“Respondent”) violated and is violating the Tennessee Residential Lending, Brokerage and Servicing Act, TENN. CODE ANN. § 45-13-101, *et seq.* (the “Act”) and that circumstances warrant immediate action, hereby issues the following **EMERGENCY CEASE AND DESIST ORDER** (“Order”) pursuant to TENN. CODE ANN. §§ 45-1-107(a)(4) and (c), § 45-13-405(a), and § 45-13-406(c).

JURISDICTION AND IDENTIFICATION OF THE PARTIES

1. Pursuant to TENN. CODE ANN. § 45-1-104, the Tennessee Department of Financial Institutions (the “Department”) is charged with the execution of all laws relative to persons doing or engaged in a banking or other business as provided in Title 45 of the Tennessee Code.

2. TENN. CODE ANN. § 45-1-107(a)(4) provides that, in addition to other powers conferred by Title 45 of the Tennessee Code, the Commissioner has the power to order any person to cease violating a provision of Title 45 of the Tennessee Code or lawful regulation issued thereunder, and TENN. CODE ANN. § 45-13-405(a) provides that if, after notice and opportunity for a hearing, the Commissioner finds that a person has

violated the Act or administrative rule issued pursuant to the Act, the Commissioner may take any or all of certain actions, one of which is to order the person to cease and desist violating the Act or any administrative rule issued pursuant to the Act.

3. Under TENN. CODE ANN. § 45-1-107(c), notice and opportunity for a hearing shall be provided in advance of the Commissioner issuing such an order, except that in cases involving extraordinary circumstances requiring immediate action, the Commissioner may take such action but shall promptly afford a subsequent hearing upon application to rescind the action taken.

4. Pursuant to TENN. CODE ANN. § 45-13-406(c), in cases involving extraordinary circumstances requiring immediate action, the Commissioner may take any enforcement action provided by the Act by issuing a temporary emergency order without providing opportunity for a prior hearing.

5. Respondent is a Texas corporation, authorized to do business in Tennessee, with its principal office located at 4813 Broadway, Addison, Texas 75001. Its registered agent for service of process is National Registered Agents, Inc., 2300 Hillsboro Road, Suite 305, Nashville, Tennessee 37212.

6. Since September 4, 2009 (09/04/09), and at all times relevant hereto, Respondent has been authorized to conduct business in this state as a mortgage lender under the Act, having been issued license number 4165 by the Department.

FACTUAL ALLEGATIONS

7. On or about July 15, 2010 (07/15/10) Petitioner received a "Notice of Cancellation of Bond" ("Cancellation Notice") from Hartford Fire Insurance Company.

A true and correct copy of the Cancellation Notice is attached to this Motion as Exhibit A and incorporated by reference as though specifically set forth herein.

8. The Cancellation Notice referenced in paragraph seven (7) was dated July 8, 2010 (07/08/10) and concerned the intended cancellation of Respondent's surety bond (surety bond number 46BSBFM4700) issued by Hartford Fire Insurance Company. According to said Notice, Hartford Fire Insurance Company intended to cancel Respondent's surety bond effective August 17, 2010 (08/17/10).

9. Subsequent to receiving the Cancellation Notice referenced in paragraph seven (7), Petitioner attempted to contact Respondent to request proof of a new or reinstated surety bond prior to its expiration date of August 17, 2010 (08/17/10) but received no response.

10. On or about September 14, 2010 (09/14/10), Petitioner sent written notice pursuant to TENN. CODE ANN. § 4-5-320(c) notifying Respondent of Petitioner's intention to institute agency proceedings against Respondent for the purposes of seeking a temporary emergency order and/or an order suspending or revoking its license. Said letter provided Respondent with an opportunity to show compliance with all lawful requirements for the retention of its license. Said letter stated that "if a written response is not received by the close of business on Tuesday, September 21, 2010 (09/21/10) sufficiently showing compliance with all lawful requirements to retain its license, the [Petitioner] may proceed with the institution of agency proceedings against [Respondent] for the entry of a temporary emergency order (pursuant to TENN. CODE ANN. § 45-13-406(c) of the Mortgage Act) and/or an order (pursuant to TENN. CODE ANN. § 45-13-405(a) of the Mortgage Act): 1) Suspending or revoking [Respondent's] license issued

under the Mortgage Act; 2) Requiring [Respondent] to cease and desist violating the Mortgage Act; and/or 3) Requiring [Respondent] to pay a civil monetary penalty for each violation of the Mortgage Act." A true and correct copy of said letter is attached to this Motion as Exhibit B and incorporated by reference as though specifically set forth herein.

11. Certified mail return receipts indicate that Respondent received the letter referenced in paragraph ten (10) on September 16, 2010 (09/16/10). A true and correct copy of said certified mail return receipts are attached to this Motion as Exhibit C and incorporated by reference as though specifically set forth herein.

12. An individual by the name of Melissa Price ("Price") contacted Petitioner on behalf of Respondent via telephone on or about September 20, 2010 (09/20/10). Price represented that Respondent was not currently engaged in the business of a mortgage lender related to residential real property located in Tennessee. Price represented that she would investigate Respondent's surety bond issue in an expedient manner.

13. On or about September 29, 2010 (09/29/10) and on or about October 1, 2010 (10/01/10), Petitioner contacted Respondent via telephone and left messages for Price regarding Respondent's surety bond.

14. As of the date of this Order, Respondent has made no further contact with Petitioner since Price's telephone call to Petitioner on or about September 21, 2010 (09/21/10).

15. As of the date of this Order, Respondent has not provided the Department with proof of reinstatement of its surety bond or proof of a new surety bond.

CAUSES OF ACTION

16. TENN. CODE ANN. § 45-13-405(a) provides that the Commissioner may, *inter alia*, suspend or revoke any license issued under the Act if, after notice and opportunity for a hearing, the Commissioner finds that a person has violated the Act or any administrative rule issued pursuant to the Act. TENN. CODE ANN. § 45-13-405(b) provides that the Commissioner may suspend or revoke any license or registration issued under the Act if the Commissioner finds that the licensee or registrant fails to maintain the requirements for licensure.

17. Pursuant to TENN. CODE ANN. § 45-13-406(c), in cases involving extraordinary circumstances requiring immediate action, the Commissioner may take any enforcement action provided by the Act by issuing a temporary emergency order without providing opportunity for a prior hearing.

18. Pursuant TENN. CODE ANN. § 45-13-401(5), failure to comply with the Act, or any of the rules or regulations promulgated under the Act, shall constitute a violation of the Act.

19. In order to qualify for a mortgage license, TENN. CODE ANN. § 45-13-203(a)(1)(A) requires an applicant, in addition to other requirements, to demonstrate the financial responsibility, experience and character to warrant the belief that the business of the applicant will be operated lawfully and within the purposes of the Act.

20. Pursuant to TENN. CODE ANN. § 45-13-204(a), at the time of filing an application for a license under the Act, a mortgage lender, mortgage loan broker and/or mortgage loan servicer applicant shall file with the commissioner a surety bond payable to the state for the benefit of any person injured by the wrongful act, default, fraud or

misrepresentation of the licensee. Respondent's failure to maintain a bond would constitute a basis for denial of Respondent's application for a license under the Act, inasmuch as the Commissioner shall not issue such license unless the applicant has filed a bond with the Commissioner. Therefore, Respondent's failure to maintain a surety bond constitutes grounds to revoke Respondent's license.

21. Pursuant to TENN. CODE ANN. § 45-13-204(e), the surety bond must be maintained for not less than twenty-four (24) months following the expiration, revocation, suspension or surrender of the license. Accordingly, Respondent's failure to maintain said surety bond is a violation of the Act.

22. TENN. CODE ANN. § 45-13-203(a) requires, *inter alia*, that in order for an applicant to qualify for a license under the Act, the Commissioner must find that the applicant has the financial responsibility to warrant the belief that the business of the applicant will be operated lawfully and within the purposes of the Act. The factual allegations demonstrate that Respondent engaged in and is engaging in acts or practices which warrant the belief that it is not operating lawfully and within the purposes of Act.

23. Petitioner is not currently aware of any instances in which Respondent is engaging in the business of a mortgage lender with respect to any real property located in Tennessee; nevertheless, there remains a substantial risk of public harm in that Respondent has a license to engage in the business of mortgage lender with respect to any real property located in Tennessee but has failed to maintain a surety bond payable to the state for the benefit of any person injured by the wrongful act, default, fraud or misrepresentation of Respondent if the Respondent is exercising or begins to exercise its lending authority.

24. The factual allegations as stated in paragraphs seven (7) through fifteen (15) of this EMERGENCY CEASE AND DESIST ORDER, incorporated by reference as though specifically set forth herein, are sufficient to establish by a preponderance of the evidence that extraordinary circumstances require immediate action pursuant to TENN. CODE ANN §§ 45-1-107(a)(4) and (c), § 45-13-405(a), and § 45-13-406(c).

EMERGENCY ORDER

Having considered the factual allegations and the causes of action, the Commissioner has determined that the Respondent has violated and is violating the Act, and that circumstances warrant immediate action.

IT IS THEREFORE ORDERED:

25. Respondent shall cease and desist immediately from engaging in the business of mortgage lending in the state of Tennessee pursuant to TENN. CODE ANN. §§ 45-1-107(a)(4) and (c), § 45-13-405(a), and § 45-13-406(c).

26. Respondent shall, by close of business on **Wednesday, November 13, 2010 (11/01/10)**, provide a pipeline report to Petitioner which shall reflect any and all loans and loan applications related to residential real property located in Tennessee. The pipeline report shall include the following information:

- a. the name, address and telephone number of the applicant consumer;
- b. the loan number;
- c. the amount of each loan;
- d. the status of the loan;
- e. the purpose of the loan (i.e. purchase or refinance);

f. contact information for the broker who referred the loan to Respondent (if applicable);

g. status of what is being done with the loan (funded by Respondent, referred to another broker/lender; returned to broker, withdrawn by applicant);

h. contact information for the broker/lender where the loan is placed, should Respondent not fund the loan itself.

27. Respondent shall fully comply with all of the obligations to each individual who has a mortgage loan or mortgage loan application with the Respondent.

28. Respondent shall immediately take action to preserve and prevent the destruction of, and make available for examination any and all books, accounts, records and documents pertaining to its business that the Commissioner may direct.

29. NOTHING in this Order shall prevent the Department from taking any further administrative action under the authority of the Act.

30. The provisions of this EMERGENCY CEASE AND DESIST ORDER shall remain in full force and effect unless and until such time as any provision is modified, terminated, suspended or set aside by the Commissioner, an administrative judge, or any court having jurisdiction over the matters addressed herein.

RIGHTS OF THE RESPONDENT

31. The Respondent has the right to a prompt hearing for the purpose of contesting and obtaining rescission of this EMERGENCY CEASE AND DESIST ORDER. If a separate hearing is timely requested by the Respondent, any such hearing shall be conducted in accordance with the Tennessee Uniform Administrative Procedures Act, TENN. CODE ANN. § 4-5-101, *et seq.*

32. The sole issue to be considered at the prompt hearing is whether extraordinary circumstances required immediate action in this matter. This EMERGENCY CEASE AND DESIST ORDER does not constitute a final adjudication upon the merits, but merely constitutes a temporary emergency order until such time that a contested case may be promptly instituted by the filing of a Notice of Charges and Opportunity for Hearing.

33. In order to request a hearing, the Respondent must file a written request within twenty (20) days from receipt of this EMERGENCY CEASE AND DESIST ORDER. If no such written request is timely filed, then this EMERGENCY CEASE AND DESIST ORDER will be deemed final for all purposes. Any written request for a hearing must be filed with the Commissioner, Tennessee Department of Financial Institutions, 414 Union Street, Suite 1000, Nashville, Tennessee 37219.

ISSUED this 18th day of October, 2010.



Greg Gonzales, Commissioner
Tennessee Department of Financial Institutions

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing "Emergency Cease and Desist Order" has been deposited with the United States Postal Service ("USPS") to be sent *via* USPS certified mail, return receipt requested, to the Respondent and the Respondent's registered agent as follows:

Overland Mortgage Corporation
Attn: Scott Johnson, Vice President
4813 Broadway Street
Addison, TX 75001

Overland Mortgage Corporation
c/o National Registered Agents, Inc.
2300 Hillsboro Rd., Suite 305
Nashville, TN 37212

On this, the 19th day of October, 2010.



Jera L. Bradshaw, B.P.R # 028057

Attorney

Tennessee Department of Financial Institutions

414 Union Street, Suite 1000

Nashville, Tennessee 37219

Telephone: (615) 532-1028

Facsimile: (615) 253-1875

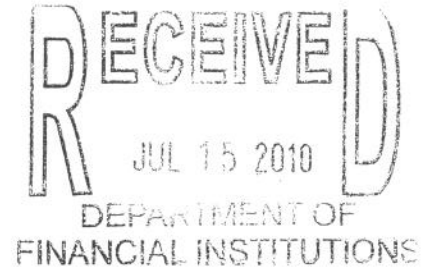
Hartford Fire Insurance Company
Bond Center
Bond Department
400 International Parkway, Ste. 425
Heathrow, FL 32746



NOTICE OF CANCELLATION OF BOND

July 8, 2010

PEOPLE OF THE STATE OF TENNESSEE
C/O COMMISSIONER OF FINANCIAL INSTITUTIONS, 511 UNION STREET SUITE 400
NASHVILLE CITY CENTER
NASHVILLE, TN 37219



RE: Overland Mortgage Corporation

Bond Number: 46BSBFM4700

WHEREAS, on or about 7/20/2009 the Hartford Fire Insurance Company, as Surety, executed its Mortgage Brokers/Bankers and Lenders - First/Second Mortgage in the penalty of Two Hundred Thousand Dollars (\$200,000) on behalf of Overland Mortgage Corporation, of Addison, TX 75001 as Principal and in favor of PEOPLE OF THE STATE OF TENNESSEE as Obligee.

WHEREAS, said bond, by its terms, provides that the said Surety shall have the right to terminate its suretyship thereunder by serving notice of its election so to do upon the said Obligee, and

WHEREAS, the Surety desires to take advantage of the terms of said bond and does hereby elect to terminate its liability in accordance with the provisions thereof.

NOW, therefore, be it known that the Hartford Fire Insurance Company shall,

- At the expiration of _____ days after receipt of this notice
 Effective 8/17/2010

Consider itself released from all liability by reason of any default committed thereafter by the said Principal.

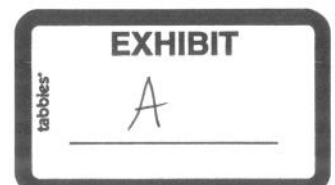
SIGNED and DATED this 8th day of July, 2010.

By: SuAnne Cox
SuAnne Cox, Attorney-in-Fact

CC: TEXAS AGA INC
5950 SHERRY LANE SUITE 500
DALLAS, TX 75225

CC: Overland Mortgage Corporation
4813 Broadway, Addison
Addison, TX 75001

GEN5502





STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS
414 UNION STREET, SUITE 1000
NASHVILLE, TENNESSEE 37219
(615) 741-2236 FAX (615) 741-2883

PHIL BREDESEN
GOVERNOR

GREG GONZALES
COMMISSIONER

September 14, 2010

VIA FEDEX PRIORITY OVERNIGHT DELIVERY

VIA UNITED STATES CERTIFIED MAIL, RETURN RECEIPTS REQUESTED

VIA UNITED STATES FIRST CLASS MAIL POSTAGE PREPAID

Overland Mortgage Corporation
4813 Broadway Street
Addison, TX 75001

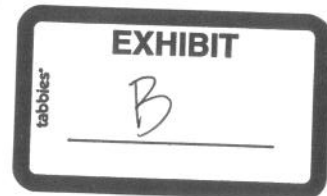
Overland Mortgage Corporation
Attn: Scott Johnson, Vice President
4813 Broadway Street
Addison, TX 75001

Overland Mortgage Corporation
c/o National Registered Agents, Inc.
2300 Hillsboro Rd., Suite 305
Nashville, TN 37212

Re: Written Notice Pursuant to Tennessee Code Annotated § 4-5-320(c).

To Whom It May Concern:

The purpose of this letter is to advise Overland Mortgage Corporation ("Overland") that the Compliance Division of the Tennessee Department of Financial Institutions ("Compliance Division") intends to institute agency proceedings against Overland for the purposes of seeking a temporary emergency order and/or an order suspending or revoking its license. This letter shall serve as written notice of the facts or conduct which warrant the intended actions and shall provide Overland with an opportunity to show compliance with all lawful requirements for the retention of its license.



Overland is a foreign corporation organized under the laws of the state of Texas and is authorized to do business in the state of Tennessee. According to the Tennessee Secretary of State, the principal office for Overland is located at 4813 Broadway Street, Addison, Texas 75001. According to the Tennessee Secretary of State, the registered agent for service of process for Overland is National Registered Agents, Inc., 2300 Hillsboro Rd., Suite 305, Nashville, Tennessee 37212.

Overland is licensed by the Compliance Division (license number 4165; originally issued September 4, 2009 (09/04/09)) pursuant to the "Tennessee Residential Lending, Brokerage and Servicing Act" ("Mortgage Act"), TENN. CODE ANN. § 45-13-101, et seq.

On or about July 15, 2010 (07/15/10) the Compliance Division received a "Notice of Cancellation of Bond" ("Notice") from Hartford Fire Insurance Company. See enclosed Notice. Said Notice was dated July 8, 2010 (07/08/10) and concerned the intended cancellation of Overland's surety bond (surety bond number 46BSBFM4700) issued by Hartford Fire Insurance Company. According to said Notice, Hartford Fire Insurance Company intended to cancel Overland's surety bond effective August 17, 2010 (08/17/10).

The Compliance Division attempted to contact Overland via the telephone number on file with the Nationwide Mortgage Licensing System & Registry on several occasions to request that Overland provide a replacement surety bond. The Compliance Division left messages with Overland but to date has received no response from Overland.

The Mortgage Act requires all mortgage lender, mortgage loan broker, and mortgage loan servicer applicants to obtain a surety bond payable to the state as a condition for licensure. TENN. CODE ANN. § 45-13-204(a). The Mortgage Act requires the surety bond to be maintained for not less than twenty-four (24) months following the expiration, revocation, suspension, or surrender of the license. TENN. CODE ANN. § 45-13-204(e).

TENN. CODE ANN. § 45-13-401(5) of the Mortgage Act specifically states that it is a violation of the Mortgage Act to fail to comply with any of the requirements of the Mortgage Act. Additionally, TENN. CODE ANN. § 45-13-405(b) specifically states, in pertinent part, that the Commissioner may suspend or revoke any license issued under the Mortgage Act for failing to maintain the requirements for licensure. As previously stated, the Mortgage Act requires all mortgage lender, mortgage loan broker, and mortgage loan servicer applicants to obtain a surety bond payable to the state as a condition for licensure and maintain said surety bond for not less than twenty-four (24) months following the expiration, revocation, suspension, or surrender of the license. TENN. CODE ANN. §§ 45-13-204(a), (e).

In light of the foregoing, it appears that Overland has violated TENN. CODE ANN. §§ 45-13-204(a) and (e) of the Mortgage Act by failing to maintain a surety bond payable to the state. Consequently, due to the aforementioned alleged violations of the Mortgage Act, please note that the Commissioner may take any or all of the following actions (after

notice and opportunity to be heard) pursuant to TENN. CODE ANN. § 45-13-405(a) of the Mortgage Act:

1. Order the person to cease and desist violating the Mortgage Act;
2. Require the refund of any interest, fees, or charges collected in violation of the Mortgage Act;
3. Order the person to pay a civil monetary penalty of up to ten thousand dollars (\$10,000.00) for each violation of the Mortgage Act; and/or
4. Suspend or revoke any license issued under the Mortgage Act.

Please note that TENN. CODE ANN. § 45-13-406(c) of the Mortgage Act authorizes the Commissioner to issue a temporary emergency order without providing the opportunity for a prior hearing concerning cases involving extraordinary circumstances requiring immediate action.

TENN. CODE ANN. § 4-5-320(c) states that “[n]o revocation, suspension, or withdrawal of any license is lawful unless, prior to the institution of agency proceedings, the agency gave notice by mail to the licensee of facts or conduct that warrant the intended action, and the licensee was given an opportunity to show compliance with all lawful requirements for the retention of the license.”

PLEASE TAKE NOTICE that Overland is hereby being “...given an opportunity to show compliance with all lawful requirements for the retention of the license.” If Overland elects to take advantage of this opportunity, please contact me in writing by the close of business on **TUESDAY, SEPTEMBER 21, 2010 (09/21/10)**. Your letter should show compliance with all lawful requirements (in regards to the allegations of fact and alleged violations referenced above), and may include evidence to support your position. Specifically, your letter should demonstrate that Overland is complying with the surety bond requirement set forth in TENN. CODE ANN. §§ 45-13-204(a) and (e) of the Mortgage Act. Overland may wish to consult with legal counsel regarding its decision.

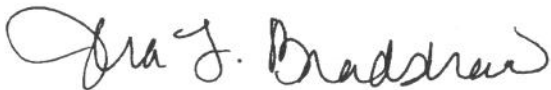
PLEASE TAKE NOTICE that if a written response is not received by the close of business on **TUESDAY, SEPTEMBER 21, 2010 (09/21/10)** sufficiently showing compliance with all lawful requirements to retain its license, the Compliance Division may proceed with the institution of agency proceedings against Overland for the entry of a temporary emergency order (pursuant to TENN. CODE ANN. § 45-13-406(c) of the Mortgage Act) and/or an order (pursuant to TENN. CODE ANN. § 45-13-405(a) of the Mortgage Act):

1. Suspending or revoking Overland's license issued under the Mortgage Act;
2. Requiring Overland to cease and desist violating the Mortgage Act; and/or

3. Requiring Overland to pay a civil monetary penalty of up to ten thousand dollars (\$10,000.00) for each violation of the Mortgage Act.

Should you have any questions or comments concerning this letter, please feel free to contact me via telephone at (615) 532-1028, via facsimile at (615) 253-1875, via mail at the address noted on the letterhead, and/or via email at Jera.Bradshaw@tn.gov

Sincerely,



Jera L. Bradshaw
Attorney
Tennessee Department of Financial Institutions

cc: Mike Igney, Assistant Commissioner for the Compliance Division.

Enclosure: Notice of Cancellation of Bond

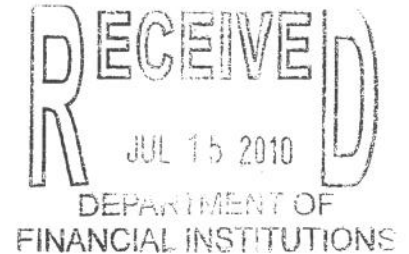
Hartford Fire Insurance Company
Bond Center
Bond Department
400 International Parkway, Ste. 425
Heathrow, FL 32746



NOTICE OF CANCELLATION OF BOND

July 8, 2010

PEOPLE OF THE STATE OF TENNESSEE
C/O COMMISSIONER OF FINANCIAL INSTITUTIONS, 511 UNION STREET SUITE 400
NASHVILLE CITY CENTER
NASHVILLE, TN 37219



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WHEREAS, said bond, by its terms, provides that the said Surety shall have the right to terminate its suretyship thereunder by serving notice of its election so to do upon the said Obligee, and

WHEREAS, the Surety desires to take advantage of the terms of said bond and does hereby elect to terminate its liability in accordance with the provisions thereof.

NOW, therefore, be it known that the Hartford Fire Insurance Company shall,

At the expiration of _____ days after receipt of this notice

Effective 8/17/2010

Consider itself released from all liability by reason of any default committed thereafter by the said Principal.

SIGNED and DATED this 8th day of July, 2010.

By: SuAnne Cox
SuAnne Cox, Attorney-in-Fact

CC: TEXAS AGA INC
5950 SHERRY LANE SUITE 500
DALLAS, TX 75225

CC: Overland Mortgage Corporation
4813 Broadway, Addison
Addison, TX 75001

7008 1830 0004 8092 7874

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$

Certified Fee

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

Total

Sent To

Street,
or P.O.

City, St.

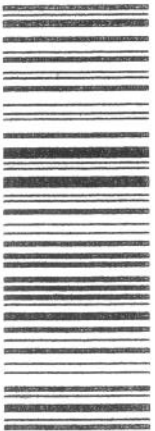
PS Form

Overland Mortgage Corporation
4813 Broadway Street
Addison, TX 75001



Postmark
Here

CERTIFIED MAIL™



7008 1830 0004 8092 7874
7008 1830 0004 8092 7874

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$

Certified Fee

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

Total

Sent To

Street,
or P.O.

City, St.

PS Form

Overland Mortgage Corporation
4813 Broadway Street
Addison, TX 75001

Postmark
Here

Overland Mortgage Corporation
4813 Broadway Street
Addison, TX 75001

DEPARTMENT OF FINANCIAL INSTITUTIONS
SUITE 400, NASHVILLE CITY CENTER
511 UNION STREET
NASHVILLE, TENNESSEE 37219

ATTENTION: LEGAL

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Overland Mortgage Corporation
4813 Broadway Street
Addison, TX 75001

2. Article Number
(Transfer from service label)

7008 1830 0004 8092 7874

PS Form 3811, February 2004

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature [Signature] Agent Addressee

B. Received by (Printed Name) Tony Blaker C. Date of Delivery 9/10/10

D. Is delivery address different from item 1? Yes No
If YES, enter delivery address below:

3. Service Type
- Certified Mail Express Mail
 - Registered Return Receipt for Merchandise
 - Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

EXHIBIT

C

tabbies

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ _____
 Certified Fee _____
 Return Receipt Fee (Endorsement Required) _____
 Restricted Delivery Fee (Endorsement Required) _____
 Total Postage _____

Sent To: Overland Mortgage Corporation
 Attn: Scott Johnson, Vice President
 4813 Broadway Street
 Addison, TX 75001

Street, Apt. # or PO Box #
 City, State, Z

PS Form 3811, August 2005

See Reverse for Instructions

7008 1830 0004 8092 7867

7008 1830 0004 8092 7867
 7008 1830 0004 8092 7867

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ _____
 Certified Fee _____
 Return Receipt Fee (Endorsement Required) _____
 Restricted Delivery Fee (Endorsement Required) _____
 Total Postage _____

Sent To: Overland Mortgage Corporation
 Attn: Scott Johnson, Vice President
 4813 Broadway Street
 Addison, TX 75001

PS Form 3811, August 2005

See Reverse for Instructions

Overland Mortgage Corporation
 Attn: Scott Johnson, Vice President
 4813 Broadway Street
 Addison, TX 75001

DEPARTMENT OF FINANCIAL INSTITUTIONS
SUITE 400, NASHVILLE CITY CENTER
511 UNION STREET
NASHVILLE, TENNESSEE 37219

ATTENTION: LEGAL

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Overland Mortgage Corporation
 Attn: Scott Johnson, Vice President
 4813 Broadway Street
 Addison, TX 75001

2. Article Number
 (Transfer from service label)

PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* Agent
 Addressee

B. Received by (Printed Name) *Tony Blakely* C. Date of Delivery *9/16/06*

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

7008 1830 0004 8092 7867

Domestic Return Receipt

102595-02-M-1540

7008 1830 0004 8092 7850

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

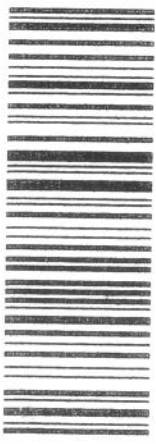
OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	1.4 2010
Restricted Delivery Fee (Endorsement Required)	
Total Post	

Postmark Here

Sent To: Overland Mortgage Corporation
 Street, Apt. 7 or PO Box N: c/o National Registered Agents, Inc.
 2300 Hillsboro Road, Suite 305
 City, State, Z: Nashville, TN 37212

PS Form 3800, August 2005 See Reverse for Instructions



7008 1830 0004 8092 7850
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U.S. Postal Service
CERTIFIED MAIL RECEIPT
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Postage	\$
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PS Form 3800, August 2005 See Reverse for Instructions

Overland Mortgage Corporation
 c/o National Registered Agents, Inc.
 2300 Hillsboro Road, Suite 305
 Nashville, TN 37212

DEPARTMENT OF FINANCIAL INSTITUTIONS
SUITE 400, NASHVILLE CITY CENTER
511 UNION STREET
NASHVILLE, TENNESSEE 37219

ATTENTION: LEGAL

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Overland Mortgage Corporation
 c/o National Registered Agents, Inc.
 2300 Hillsboro Road, Suite 305
 Nashville, TN 37212

2. Article Number (Transfer from service label)

7008 1830 0004 8092 7850

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name) C. Date of Delivery
 John Little 1/14/10

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes