

EXHIBIT M

CL and M, INC.

Mail · P.O. Box 1633 · Meredith, NH 03253
ddodge@clandm.com

15 Northview Drive
Meredith, NH 03253
603.279.3440
fax 603.279.0556

November 14, 2008

Thelma and Harry Bean
256 Saltmarsh Pond Road
Gilford, NH 03249

Dear Thelma & Harry,

Since the Plymouth, MA (oceanfront) deal could not be fully funded, enclosed please find your interest check for the period of March 21 through November 13, 2008 on this deal. The interest amount was calculated as follows:

$\$3300,000 @ 13\% = \text{per diem of } \$117.53/\text{day} \times 258 \text{ days} = \$ 30,323.84$

Your principal of \$330,000 will move to the Northview Drive, Meredith, NH deal.

If you have questions or concerns at any time, please call our office.

Sincerely,



Diane N. Smith
Office Management

Enclosure: check

CL AND M, INC. SERVICING ACCOUNT I P.O. BOX 1633 MEREDITH NH 03253		7838
PAY TO THE ORDER OF	Thelma and Harry Bean	DATE 11/14/08
Thirty Thousand Three Hundred Twenty Three ⁸⁴ / ₁₀₀		\$ 30,323.84
Citizens Bank New Hampshire		DOLLARS
FOR	Plymouth, MA Interest	Diane N. Smith

Mar 31
 Apr 30
 Ma 31
 Ju 30
 J1 31
 Au 31
 Sep 30
 Oct 31
 Nov 13

Lender Name Gilford NH

Dear Thelma & Harry Bag

Enclosed please find your interest check for the period of 3/21/08 through 11/13/08, 2008 on the Plymouth, MA ocean front deal. (died)

This amount was calculated as follows:

$$\begin{aligned}
 & \$ \underline{330,000} @ \underline{13} \% = \text{per diem of } \$ \underline{117.53} / \text{day} \\
 & \times \underline{258} \text{ days} = \$ \underline{30,323.84}
 \end{aligned}$$

From this point forward, you will receive monthly interest payments along with a borrower summary report.

If you have questions or concerns, please call our office at any time.

more
 \$330K to
 North view
 DG, Merce NH

Sincerely,

Diane N. Smith
Office Management

Enclosure: check

LENDER NAME: Harry Bean
ADDRESS: 256 Saltmarsh Pond Rd.
CITY/ST/ZIP: Gilford NH 03249-

fan
PHONE NUMBERS
HOME: [REDACTED] x- CELL:
WORK: [REDACTED] x- FAX:
EMAIL:

SPOUSE: Thelma
NICKNAME:
COMPANY:
REFERRAL SOURCE: Old Client
NOTES:

11/13/08
Move from

330 Deal

roll Prin from

Payment not

to

✓ Buck Street

Northaven Drive 11⁰⁰
11⁰⁰
Mee/NH

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March 21, 2008

Thelma & Harry Bean
256 Saltmarsh Pond Road
Gilford, NH 03249

Dear Thelma & Harry,

On March 21 we received a deposit from you for \$330,000 towards lending on the Plymouth, Mass (oceanfront) deal. As agreed, you will be earning 13% from March 21 until the date of closing.

From the date of closing, you will then receive 13% thereafter for 12 months. At the closing date, you will receive a normal per diem payment and thereafter regular payments until the payoff date.

Please call our office if you have any questions. We look forward to working with you.

Sincerely,



Diane N. Smith
Office Management

Enclosure

MONEY RECEIVED - NO LOAN TO OPEN YET

NAME: Hewz & (Shelton) Hamman
ADDRESS A Street
AMT REC'D \$ 430,000
DATE REC'D 7/21
INTEREST % 12
DEAL Plymouth Mass / Occident

NAME: _____
ADDRESS _____
AMT REC'D \$ _____
DATE REC'D _____
INTEREST % _____
DEAL _____

NAME: _____
ADDRESS _____
AMT REC'D \$ _____
DATE REC'D _____
INTEREST % _____
DEAL _____

LENDER NAME: Harry

Bean

ADDRESS: 250 Saltmarsh Pond Rd.

CITY/ST/ZIP: Gilford

NH 03249-

PHONE NUMBERS

HOME: ~~XXXXXXXXXX~~ x-

CELL:

WORK: ~~XXXXXXXXXX~~ x-

FAX:

EMAIL:

SPOUSE: Thelma

COMPANY:

NICKNAME:

REFERRAL SOURCE: Old Client

NOTES:

1st

and use Thelma SS#