



DONCHESS, NOTINGER & TAMPOSI

Professional Corporation

December 22, 2009

Dear Sir or Madam:

This office represents Steven M. Notinger, the Bankruptcy Trustee for the bankruptcy estates of Financial Resources Mortgage, Inc. ("FRM"), Docket No. 09-14565-JMD, and of C L and M, Inc. ("CLM"), Docket No. 09-14566-JMD. The U.S. Bankruptcy Court for the District of New Hampshire has entered the attached **Preliminary Injunction Order** which is effective immediately and until March 22, 2010 (the "Order").

**Borrowers**

If you have borrowed money from FRM, CLM, or from any trust or entity affiliated or related to FRM and/or CLM, the Order requires that you make all monthly payments, all payments of principal, and all principal payoffs to:

**Steven M. Notinger, Chapter 7 Trustee  
C/o Donchess Notinger & Tamposi, PC  
547 Amherst St., Suite 204  
Nashua, NH 03063**

Please note that any payments made directly to any other entity or individual, will not count as a credit to your underlying obligations. All payments must be made to this office in order for you to receive appropriate credit.

If any of the parties specifically listed on page 2 or 3 of the Order is the payee of any note or is the beneficiary of any trust which is the payee of any note on which you are the payor, you should contact Steven M. Notinger about specific payment instructions. Your payments may be made to the attorney for the trust, trust beneficiaries, or other payee(s) under the note on which you are obligated, **but you must confirm this with the Trustee first.**

**Trust Beneficiaries or "Lenders"**

If you are a trust beneficiary of any trust created by or affiliated with FRM and/or CLM which is the payee of any note, or if you are the direct payee of any note related to any loan arranged by or serviced by FRM and/or CLM, the Order prohibits you from any "Collection Action." A Collection Action is any collection of mortgage payments, any acceptance of full or partial payment on any loan, any foreclosure on any collateral, and/or any other action to collect any funds on any loan.

**If you have any questions regarding the requirements of the Order**, please call Trustee Steven M. Notinger or Attorney James Donchess at (603)886-7266 at your earliest convenience.

Thank you for your immediate attention to this matter.

Very Truly Yours,  
*/s/ James W. Donchess*  
James W. Donchess

Enclosure