

IMPORTANT**M E M O***Professional Business Services, LLC*

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November 12, 2004

To: All assignment providers

Re: Document Signing Fee Adjustments

Dear: Valued Customer

Effective January 1st, 2005 the fee determination schedule for loan document closing services are adjusted and invoiced as follows. Please note this is the first adjustment in over four (4) years and is necessitated due to IRS reporting rules, the rise in insurance, fuel, and other costs of doing business.

The services provided have been divided into actual document signing, type of receipt, and time/travel expenses. Please note that these fees and services are separate and independent of one another and that they are billed as separate fees. Any future acceptance of our services are deemed to be an agreement of these new terms and rate structures. Upon mutual agreement, these fee schedules may be adjusted.

Single signing is defined as follows:

1. Standard single loan document signing fee is \$15.00.
2. Time and travel fee for local signings is \$50.00 for the first 1.5 hours.
3. This is equal to \$65.00 invoiced for a single signing

Double, or piggy-back signings are defined as follows:

1. Standard Double loan document signing fee is \$30.00.
2. Time and travel fee for local signing is \$60.00 for the first 3.0 hours.
3. This is equal to \$90.00 invoiced for a Double signing.

Email receipt and printing services:

Fee is \$30.00 for each document set received and printed in duplicate.

Fax receipt and copy services:

Fee is \$50.00 for each document set received and copied in duplicate.

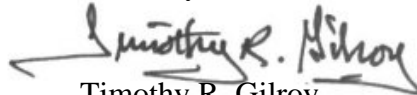
Split package fee is an additional \$5.00

Simple Affidavits are billed at a flat fee of \$30.00 each plus travel allowance.

Our Company *Policy and Procedures Manual* requires that for bookkeeping and tax requirements an invoice must be submitted to the signing agency for services rendered. We can and do however waive this requirement when a viable working relationship has been established between us. This requires that we have a solid invoice and payment working status with receipts of at least a \$1,000.00 history.

Our Company *Policy and Procedures Manual* further requires that if a trip is made and borrower(s) or signer(s) refuse to sign documents, or assignment is canceled after we print or copy faxed or emailed documents, the signing agency is still to be billed for certain fees and services rendered on their behalf. In the past we have absorbed these costs as a matter of being cordial, but this practice must end due to financial considerations, taxes and bookkeeping requirements.

Sincerely,



Timothy R. Gilroy

Owner and President,

Professional Business Services, LLC