

STATE OF CALIFORNIA -- BUSINESS, TRANSPORTATION AND HOUSING AGENCY

ARNOLD SCHWARZENEGGER, Governor

DEPARTMENT OF REAL ESTATE

PO Box 187000

Sacramento, CA 95818-7000

916 227-0770



December 9, 2008

Re: Advance Fee Agreement

Dear Ms Allen,

This letter will acknowledge our receipt of the revised advance fee agreement you submitted on December 8, 2008 and the accounting format you submitted on November 10, 2008 on behalf of United Lenders Group Inc.

The Department has no objection to the broker's use of the advance fee agreement and accounting format **after the following corrections are made and a copy of the corrected agreement is sent to the Department.**

1. The agreement must include a description of how the broker completion dates will be determined in Item IV (example: no later than 10 days, no later than 30 days, etc).
2. The verified accounting format must include the mortgage loan account number, the date the package was submitted to the lender(s) by the broker and an attestation with the broker's signature that this is a true and accurate accounting.

Please note that any changes to the agreement or the accounting format must be submitted to the Department for review before it is used. Any promotional materials that the broker may subsequently wish to use will require our prior review, as well.

This letter does not constitute, nor may the broker make any representation that the Department of Real Estate has endorsed or approved any aspect of the broker's business activities.

Sincerely,

Sylvia I. Yrigollen  
Senior Deputy Commissioner  
Advance Fee Review Section