Exhibit 30

From: Jurta, Mary
Sent: Wednesday, September 16, 2009 12:07 PM
To: Griffin, Kim
Subject: FW: Financial Resources Mgmt.
Hi Kim, FYI

Mary L. Jurta
Director, Consumer Credit Division
NH Banking Department
53 Regional Drive, Suite 200
Concord, NH 03301
(603) 271-3561

From: Jurta, Mary
Sent: Wednesday, September 16, 2009 12:05 PM
To: Hildreth, Peter; Fleury, Robert
Subject: RE: Financial Resources Mgmt.

Hi Bob,
We have bits and pieces, but not a complete picture and likely no jurisdiction for most of the subject properties. I recommend that our new AG partner head up an investigation for us and involve the SOS's Securities personnel (I do not know whether the number and amount of securities being issued requires registration, but the anti-fraud provisions of RSA 421-B always apply) and the REAB. Sarah and Kim have a lot of anecdotal information to offer on the players, they can debrief Katie who can then work with our new AG. Our routine examination processes have proved fruitless for the large part, so I would recommend that someone such as the new AG who knows what will be needed to prove criminal fraud should direct the investigation (unless you want Celia and Maryam to direct the investigation).

Here are some things we presume to know:

- Most of the properties listed on the website appear to be out of state or commercial properties. There are a couple of NH properties and one, the 180 Clinton Street property, is listed as commercial although it looks like a residence. However, our new definitions (HB 610) change the playing field somewhat. If the property is to be used as a residence (it no longer has to be owner occupied) by an person and the mortgage loan is "primarily for personal, family or household use, we have jurisdiction if the property is located in NH. The Dover property appears to fit this description and some of the out of state descriptions definitely fit the new definition…so there may be, or may have been, other NH properties that meet it as well.
- [redacted] is an investor/borrower who had several hidden second loans done by [redacted] (not licensed). [redacted] came in to NHBD representing [redacted] and Maryam did a consent order.
- [redacted] is a licensee whom we have examined/investigated. Any questionable loans were all out of state or commercial. We recently forwarded Residential exam information to HUD on their FHA loan activity and HUD is about to investigate in October.
- [redacted] worked for and was fired from Residential and was the one who apparently convinced [redacted] to make the second mortgage loans (for which Salem did not have a license). The [redacted] was one of the hidden seconds made in Nov. 2006.
- [redacted] was at Team and Coastal and was the person who used Paintshop to alter appraisal docs. [redacted] was made aware of [redacted] by us). It would seem that Mr. [redacted] lost his appraisal license in February he should be subject to civil and criminal penalties of signing the [redacted] appraisal in June 2003 so I would involve the REAB
- Scott Farah and Financial Resources Mortgage, Inc. (our licensee) are long known to us and Securities had an open case on him. He is currently soliciting investors and breaking the mortgages into securities (the

[redacted] transaction has a $100,000 minimum investment with a 12 month term and a guaranteed 15% annual return). We have poked at these types of transactions when examining Financial Resources Mortgage, Inc. and all were out of state or commercial and not within our jurisdiction. Traditionally, our issue with the company has been horrible recordkeeping. The company is represented by the Gallagher firm and Susan LeDuc has been at the recent exams. Mr. Farah has one person do his books and a CPA does his taxes...and apparently they do not communicate. The last time we threatened to have an outside firm recreate his books and records at his expense but he managed, through Susan LeDuc, to get his accountant to adequately explain their financial position, line by line, so that we could determine a net worth figure.

- When I left, Securities had an open case on Scott Farah and Financial Resources for issuing unregistered notes; I do not know the outcome. Scott Farah's Father is a pastor in the area and a lot of his parishioners invested with Scott. There were problems that hit the paper, but apparently Scott made them whole and the issue/case faded.

What do you think? - Mary

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From: Fleury, Robert
Sent: Tuesday, September 15, 2009 4:09 PM
To: Jurta, Mary; Griffin, Kim
Subject: FW: Financial Resources Mgmt.

Robert A. Fleury
Deputy Bank Commissioner

From: Roth, Peter [mailto:Peter.Roth@doj.nh.gov]
Sent: Tuesday, September 15, 2009 3:54 PM
To: Fleury, Robert
Subject: Financial Resources Mgmt.

Bob

See attached, from https://www.privateloanopportunities.com/?key=5200938c

[redacted] lost his appraisal license in NH in February

This house is listed with MLS for $750,000.

There's something very not right about this....

the owner, [redacted] is bankrupt and the lender has leave to foreclose on this property

Peter

<<Concord web site listing.doc>> <<Concord Synopsis [redacted]>>