

Law Offices

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July 1, 2005

Jimmy A. Sutton
14231 Hilltop Way
Saratoga, CA 95070

Re: New World Mortgage, Inc.
A California Corporation

Dear Mr. Sutton,

Your letter of June 24th has been sent to me for inclusion in the current investigation as to what purports to be nationwide faxes being sent out in our name.

I realize that you are following the instructions of John Schiff, and the ADVERTISER list, however, we are more concerned with tracking down who is using New World Mortgage, Inc, and why. We have several possibilities ranging from a former disgruntled employee, to an imposter who uses the nature of the Mortgage Banking business to receive and hide a loan business, while we are placed in the sights of those who wish to have at us in the so called \$1500 wars.

Thus I am asking for your help. Would you mail or FAX me copies of the FAX solicitations, and the dates you received them, along with the details of the phone contacts you made (names etc) in responding to those specific FAX flyers.

I am also interested in knowing if these contacts mentioned any other business name, or its location. Further, did you notice if the contact had what might be classified as a "foreign" accent, or a speech pattern which might indicate in which part of the country that individual could be located, ie the South. The reason is obvious in that your letter is addressed to an address, which has not been the address of New World Mortgage, Inc., a California Corporation, for some time, and someone who is not with the company would not readily know our correct address, nor who the principals of the corporation really are.

I would assume that you are aware of the operation of licensee Net Branch companies in Mortgage Banking operations, and we are investigating whether or not a licensee, current or former, might be behind this scam which is being pulled on New World, as these are operations, which are independently owned and operated businesses, and not divisions of, or owned by, New World Mortgage Inc. a California Corporation.

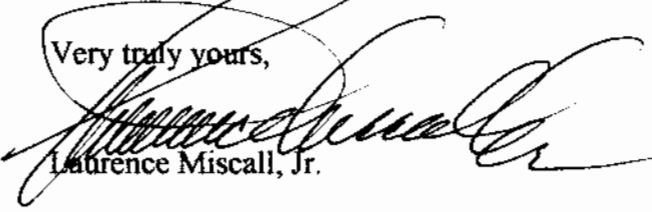
You also need to know that there is another New World Mortgage, located in Florida, and operating nationwide.

We do not yet know who is using the New World name, but it seems as if someone is superimposing our name on documents which we have acquired, and quite possibly is also doing the same with the same document with other companies, and then also assuming their identities in closing valid loans. That is very easy to do.

We are utilizing several private investigation sources who are tracking down every lead, and the background of claims such as yours, so that we can get to the bottom of this "identity theft" possibility.

If you have any other thoughts which might be of help to me, please give me a call

Very truly yours,


Laurence Miscall, Jr.