July 22, 1997

Erwin Rohleder ROSEWOOD MORTGAGE & FINANCIAL C102394 PO Box 44113 Boise ID 83711

RE: ROSEWOOD MORTGAGE & FINANCIAL C102394

Greetings:

Please find enclosed your recently submitted annual report for the 1997-1998 fiscal year. We are unable to accept it in its present form. Please make the following correction(s) and return to this office.

The annual report must be signed by an **officer** of the corporation or the **chairman** of the board of directors.

If you have any questions or need further assistance, please do not hesitate to contact this office at (208) 332-2811.

Very truly yours,

Shanye Deshieo

Sheryl DeVries Corporate Division

Enclosures: cited

