

**mortgage lenders network usa, inc.**

Legal / Compliance  
Department

Middlesex Corporate Center  
213 Court Street  
Middletown, Connecticut 06457-3387

860 704 6485 fax  
[www.mlnusa.com](http://www.mlnusa.com)



2003 JUN 17 AM 8:45

C117322  
Chg Officers

CLERK OF STATE  
STATE OF IDAHO

June 13, 2003

Idaho Secretary of State  
700 W Jefferson, Room 203  
PO Box 83720  
Boise, ID 83720-0080

**RE: Change of Officers**

Dear Sir or Madam:

This letter is to notify the Department that Mortgage Lenders Network USA, Inc. has had a change in officers. Enclosed please find the Informal Action of the Board of Directors in Lieu of a Special Meeting dated June 1, 2003.

If further actions are needed in order to comply with the state's licensing regulations, please contact me with such information at (860) 704-6261 or by e-mail at [cbrzustoski@mlnusa.com](mailto:cbrzustoski@mlnusa.com).

Sincerely,

Christina Brzustoski  
Compliance Specialist

Enclosure

**MORTGAGE LENDERS NETWORK USA, INC.**  
**2003 JUN 17 AM 8:16**  
**INFORMATION OF THE BOARD OF DIRECTORS IN LIEU OF A**  
**SPECIAL MEETING**

SECRETARY OF STATE  
STATE OF IDAHO

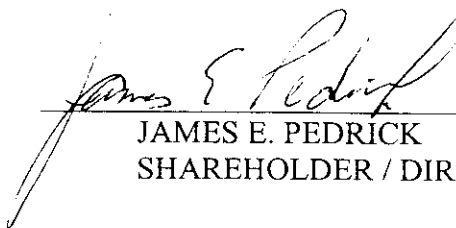
The undersigned, constituting the Shareholders and Directors of Mortgage Lenders Network USA, Inc. a Delaware Corporation, by consent in writing pursuant to the authority contained in the Delaware General Corporation Law, as amended, without the formality of convening a meeting, do hereby consent to the following actions of this corporation:

RESOLVED, that the following persons be appointed to the offices set forth opposite their respective names to serve for the balance of the current fiscal year of until their successors are chosen and qualify:

Mitchell L. Heffernan, President & CEO  
James E. Pedrick, Executive Vice President  
Kevin J. Small, Executive Vice President, Chief Operations Officer  
Michael S. Simeone, Senior Vice President, Chief Information Officer  
James T. Wessier, Senior Vice President, Northeast Region  
Michael D. Callahan, Senior Vice President, Midwest Region  
Michael Mattera, Senior Vice President, Secondary Marketing  
Randy S. Roberge, Senior Vice President, CFO/Treasurer  
Richard Smith, Senior Vice President, Collections and Default  
Michael P. Feeney, Senior Vice President, National Sales  
Sandy Daversa Jarish, Vice President, Servicing  
Robert S. Hudson, Vice President, Direct Referral  
William D. Rehm, Vice President & Controller  
Susan M. Coassin, Vice President, Corporate Staffing  
Michael Emmanuel, Vice President, Loan Counseling  
Charles Hutt, Vice President, Business Development-West Territory  
David R. Delcampe, Vice President, Underwriting  
Steven F. Olearcek, Vice President, Corporate Counsel, Secretary  
Chad Jones, Vice President, Southeast Region  
John O'Shaughnessy, Vice President, Sales and Operations  
Reginald Givens, Vice President, West Region  
Gary Porter, Vice President, Human Resources  
Michael Collins, Vice President, Midwest Retail  
Richard LaVigna, Vice President, Default Servicing Center  
Christopher Warner, Operations Vice President/Collections  
Christopher Nielson, Vice President, Business Development-NE Territory  
Dawn M. Rousseau, Director-Wholesale Initiatives, Assistant Secretary  
Jeffrey A. DeMaso, Associate Counsel, Assistant Secretary

IN WITNESS WHEREOF, the undersigned Directors have executed this Consent of Shareholders and Directors as of the June 1, 2003.

  
MITCHELL L. HEFFERNAN  
SHAREHOLDER / DIRECTOR

  
JAMES E. PEDRICK  
SHAREHOLDER / DIRECTOR

I hereby certify that the above is a true and correct copy of the Resolution of the Board of Directors dated June 1, 2003

DATED: June 1, 2003

  
STEVEN F. OLEARCEK, SECRETARY