

EXHIBIT 1

EXHIBIT 1

**STATE OF CALIFORNIA
DEPARTMENT OF REAL ESTATE**

The license information shown below represents public information taken from the Department of Real Estate's database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Department of Real Estate on 6/30/2010 12:38:45 PM

License Type: CORPORATION

Name: South Coast Partners Inc

Mailing Address: 111 VIA PICO PLAZA
SAN CLEMENTE, CA 92672

License ID: 01517139

Expiration Date: 01/24/14

License Status: LICENSED

Corporation License Issued: 08/31/05 (Unofficial -- taken from secondary records)

Former Name(s): NO FORMER NAMES

Main Office: 111 VIA PICO PLAZA
SAN CLEMENTE, CA 92672

Licensed Officer(s): DESIGNATED OFFICER
00628261 - Expiration Date: 01/24/14
Hunt, Robert Walter

00633117 - Expiration Date: 08/30/13
Sloan, William Thomas

DBA

Keller Williams OC Coastal Realty
ACTIVE AS OF 08/31/2005

OC Coastal Escrow A Non Independent
Broker Escrow
ACTIVE AS OF 02/13/2009

OC Coastal Referrals
ACTIVE AS OF 04/26/2010

Branches: NO CURRENT BRANCHES

Salespersons: There are currently 109 Salespersons affiliated with this Broker/Corporation.

RETRIEVE SALESPERSON LIST

Comment:

NO DISCIPLINARY ACTION

NO OTHER PUBLIC COMMENTS

>>>> Public information request complete <<<<

EXHIBIT 2

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STATE OF CALIFORNIA DEPARTMENT OF REAL ESTATE

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License information taken from records of the Department of Real Estate on 6/28/2010 9:07:50 AM

License Type: BROKER

Name: Hunt, Robert Walter

Mailing Address: 5611 COSTA MARITIMA
SAN CLEMENTE, CA 92673

License ID: 00628261

Expiration Date: 10/07/10

License Status: LICENSED

Broker License Issued: 10/08/82 (Unofficial -- taken from secondary records)

Former Name(s): NO FORMER NAMES

Main Office: 111 VIA PICO PLAZA
SAN CLEMENTE, CA 92672

DBA Hunt And Associates
ACTIVE AS OF 12/21/2001

Branches: NO CURRENT BRANCHES

Affiliated Licensed Corporation(s): 01517139 - Officer Expiration Date: 01/24/14
South Coast Partners Inc

Comment: NO DISCIPLINARY ACTION

NO OTHER PUBLIC COMMENTS

>>>> Public information request complete <<<<

EXHIBIT 3

EXHIBIT 3

STATE OF CALIFORNIA DEPARTMENT OF REAL ESTATE

The license information shown below represents public information taken from the Department of Real Estate's database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Department of Real Estate on 6/25/2010 8:45:30 AM

License Type: SALESPERSON

Name: Nelson, Jeffrey Lee

Mailing Address: 127 E AVENIDA SAN JUAN
SAN CLEMENTE, CA 92672

License ID: 01146194

Expiration Date: 05/04/12

License Status: LICENSED

Salesperson License Issued: 09/22/92 (Unofficial -- taken from secondary records)

Former Name(s): NO FORMER NAMES

Employing Broker: License ID: 01517139
South Coast Partners Inc
111 VIA PICO PLAZA
SAN CLEMENTE, CA 92672

Comment: NO DISCIPLINARY ACTION

03/23/94 - CONDITIONAL LICENSE SUSPENSION. EDUCATION REQUIREMENTS NOT FILED.

11/16/94 - CONDITIONAL SUSPENSION REMOVED. EDUCATIONAL REQUIREMENTS MET.

>>>> Public information request complete <<<<

EXHIBIT 4

EXHIBIT 4

Jeffrey Lee Nelson

Production Manager at Security National Mortgage Company

Orange County, California Area

- Current**
- Sales Manager _Retail Division at Security National Mortgage Company
 - President at Taloa, Inc.

- Past**
- Northwestern Regional Sales Manager at Db Home Lending LLC
 - Northwestern Regional Sales Manager at Aames Home Loan
 - Western Regional Vice President at NovaStar Mortgage

2 more...

- Education**
- USIU

Recommended 3 people have recommended Jeffrey Lee

Connections 385 connections

Industry Financial Services

- Websites**
- My Website
 - My Blog
 - My RSS feed

Jeffrey Lee Nelson's Summary

Financial Executive with 30 years in real estate finance and development. Positions held include President, Executive Vice President, Senior Vice President, National and Regional Sales Manager for private and public companies, in the United States and Latin America. Other interests include the arts, with film projects (11 feature length film credits) as writer, producer and director, with a current project under production. Over 10,000 still photographs in print in newspapers, magazines and trade publications. Extensive travel and bilingual (English and Spanish). I am always open to new ventures and am happy to help anyone in anyway that I am able. Together we survive and flourish. Apart we perish.

Jeffrey Lee Nelson's Specialties:

Mortgage Banking

Jeffrey Lee Nelson's Experience

Sales Manager _Retail Division Security National Mortgage Company

(Financial Services industry)

August 2008 — Present (1 year 11 months)

Founding member of division

- Recruitment and management of retail virtual loan originators throughout the western states
- We originate in 38 states through a centralized processing center with 21 operations centers in the United States for underwriting and funding support
- Mortgage banking of Conforming, FHA and Non-Conforming (Super Jumbo) products as well as brokered loans

Please see our recent company website: National for all your subprime needs.

- Please see our parent company security national for all your wholesale needs

President

Talao, Inc.

(Financial Services industry)

January 1997 — Present (13 years 6 months)

Finance and Advisory Services

- Distressed/Non-Performing Assets
- Investor Relations
- Mortgage and Real Estate
- Acquisitions and Support Services
- Start-Up Services

Northwestern Regional Sales Manager

Db Home Lending LLC

(Public Company; 10,001 or more employees; db; Financial Services industry)

May 2005 — October 2007 (2 years 6 months)

Northwestern Regional Sales Manager

Aames Home Loan

(Public Company; 1001-5000 employees; Financial Services industry)

2002 — 2005 (3 years)

Origination and funding of mortgage assets

Western Regional Vice President

NovaStar Mortgage

(Public Company; 1001-5000 employees; NFI; Financial Services industry)

1998 — 2002 (4 years)

SVP National Sales

First Colony Mortgage

(Privately Held; 11-50 employees; Financial Services industry)

1996 — 1998 (2 years)

Regional Sales Manager

Admiral Mortgage

(Financial Services industry)

1991 — 1998 (7 years)

Jeffrey Lee Nelson's Education

USIU

BFA , Fine Arts , 1974 — 1978

Additional Information

Jeffrey Lee Nelson's Websites:

[My Website](#)

My Blog
My RSS feed

Jeffrey Lee Nelson's Interests:

Travel, Photography, Surfing, Skiing, Fishing (fly, deep and spear), Family, Ballet

Jeffrey Lee Nelson's Groups:

Link to Commodities
Mortgage Bankers Association (MBA)
Private Equity and Venture Capital Group
REO Professionals
Private Equity Investment Group
Venture Capital
DoublePositive Mortgage Professionals Community
Southern California Venture Capital Community
Real Estate Technology
Real Estate & Mortgage Pros
To Our Short Sale Success!
Bulk Real Estate Investments
Real Estate Owned / REO Professionals
Seattle Mortgage Bankers Association
Real Estate Open Networkers - eRealEstateSocial.com
NAMB National Association of Mortgage Brokers
Aames Alumni
Mortgage Default Industry
REO Professional Agents
REO
The Foreclosure Group
Mortgage Survivors Network!!
USIU Alumni
Real Estate Finance & Investment Society
Mortgage Professionals Network
Utah Real Estate Professionals
Novastar Mortgage Alumni
National Loan Modification Group
Colorado Mortgage Professionals

EXHIBIT 5

EXHIBIT 5

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Apr. 30, 2010
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Program may level housing sale odds

Owner-occupants will get first shot at buying foreclosures

By HUBBLE SMITH
LAS VEGAS REVIEW-JOURNAL

A pilot program from Fannie Mae could help level the playing field between cash-laden investors and owner-occupants bidding on low-priced foreclosure homes in Las Vegas, the president of a real estate organization said Thursday.

Fannie Mae is extending the "First Look" grace period in Nevada from 15 days to 30 days effective Monday. That gives buyers who plan to make the home their primary residence first shot at purchasing a foreclosure within 30 days of its listing.

Typically, these buyers are up against multiple cash offers -- anywhere from five to 20 -- on homes priced below \$150,000, said Noah Herrera, president of Nevada Association of Hispanic Real Estate Professionals.

At least 50 percent of foreclosure sales in Las Vegas are cash-only transactions, he said.

"We're seeing investors come back in droves, all the real estate seminars in Las Vegas," Herrera said. "We've got literally thousands and thousands of prequalified buyers right now sitting on the sidelines. If you're the bank, what are you going to look at -- a cash offer that is very close or financed?"

The bank will almost always take the cash offer because there are no contingencies, no appraisal required and no conditions such as the pending sale of another home, he said.

All-cash, owner-occupant purchases will require certification as an addition to the Fannie Mae purchase addendum. Properties that go to contract before the end of the 30-day period and subsequently fall through will be relisted with a new 15-day marketing period.

First Look will help get more owner-occupants into Fannie Mae foreclosure homes, which make up the bulk of the market in Las Vegas, Realtor Steve Hawks said.

"This will finally give some hope to homeowners that are losing out to investors," he said. "This will greatly help the local market and stabilize the community again."

Banks are not committed to taking the first offer and have certain rules to follow as third-party loan servicers, said Jumana Bauwens, spokeswoman for Bank of America in Los Angeles.

A majority of the 14 million home loans in Bank of America's portfolio are owned by investors, dating back to when they were originated by Countrywide Mortgage, she said. Those loans were

sold on Wall Street to investment firms and pension funds.

"So when it comes to short-sale transactions, we can't just approve it up front. We have to get the investors to approve it," Bauwens said. "It's a little less complicated for foreclosures, but there's still rules to follow."

Fannie Mae Chief Executive Officer Michael Williams said the 30-day period could later be replicated across the country if it succeeds in Nevada. He estimated the potential cost of carrying the properties on the books for a longer period of time at \$60 million nationwide.

"However, given the unique market conditions in Nevada, we found it to be cost-neutral to extend the grace period from 15 to 30 days across the state," Williams wrote in a letter to Sen. Harry Reid, D-Nev. Reid had requested the extension after a meeting with Herrera in Washington.

Herrera said investors have been pulling money out of their "hemorrhaging" market portfolios and directing it toward Las Vegas real estate.

"Things are starting to change," he said. "To bring sustainability into the community, we need people living in the house."

More information on the First Look initiative and Fannie Mae-owned properties can be found at www.homepath.com.

Contact reporter Hubble Smith at hsmith@reviewjournal.com or 702-383-0491.

Find this article at:

<http://www.lvrj.com/business/program-may-level-housing-sale-odds-92488129.html>

Check the box to include the list of links referenced in the article.

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EXHIBIT 6

EXHIBIT 6



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For the Mortgage Professional – by Jeffrey Lee Nelson SNMCDirect

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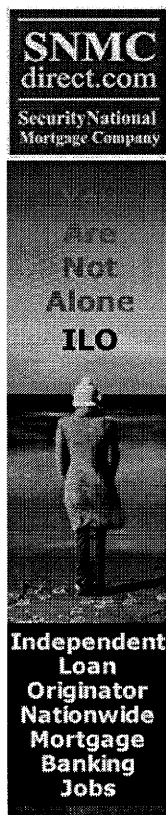
N2PQ National Mortgage Market Rate Survey

- [Week ending May 13, 2010](#)
Mortgage Rates at Lowest Level of the Year Short-Term Rates Fall As Well McLean, VA – Freddie Mac (NYSE:FRE) today released the results of its Primary Mortgage Market Survey® (PMMS®) in which the 30-year fixed-rate mortgage (FRM) averaged 4.93 percent with an average 0.7 point for the week ending May 13, 2010, down from last week when it averaged 5.00 percen [...]

	Avg.	Fees & Points
30YR FRM	4.93	0.7
15YR FRM	4.30	0.6
5YR ARM	3.95	0.6
1YR ARM	4.02	0.6

Copyright 2010, Freddie Mac. Averages are for conforming mortgages with 20% down.

Mortgage Jobs



Program may level housing sale odds Owner-occupants will get first shot at buying foreclosures

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Post Published: 03 May 2010

Author: Jeffrey Lee Nelson

Found in section: [News](#)

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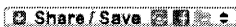
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N2PQ Housing News

- [Servicers Streamlining Short Sales as HAFA Nears](#) March 23, 2010
Servicers Streamlining Short Sales as HAFA Nears | With the Home Affordable Foreclosure Alternatives (HAFA) program kicking off in two weeks, servicers are making their final preparations for the oncoming wave of short sale requests. While boosting technology is key to the build-up, getting the right people in place could be more of a priority to handle the [...]
Jeffrey Lee Nelson
- [The Case for Ending the Mortgage Deduction](#) March 23, 2010

The Case for Ending the Mortgage Deduction | Mortgages should be made less attractive. That's one lesson of the recent housing bubble and bust. As long as borrowing seems like the easy road to riches, people will do too much of it. But right now in the United States, the tax code encourages many people to take out big mortgages. That's why it's a good idea t [...]

Jeffrey Lee Nelson

- [Fannie Requires Servicers to Offer Alternative for Failed HAMP Modifications](#) March 22, 2010
Fannie Requires Servicers to Offer Alternative for Failed HAMP Modifications | [...]

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- [What's Left to Fix Housing Market?](#) March 22, 2010

v | WASHINGTON (Reuters) - The United States has thrown trillions of dollars at the slumping housing market and it still looks wobbly. The government seized the two biggest mortgage finance companies and offered as much as \$8,000 in tax breaks to entice home buyers, while the Federal Reserve has bought more than \$1 trillion in mortgage-related assets as a wa [...]

Jeffrey Lee Nelson

- [When Not to Pay Down a Mortgage](#) March 22, 2010

When Not to Pay Down a Mortgage | This week, the Federal Reserve reaffirmed its intention to stop buying mortgage-backed securities, signaling the likelihood that the mortgage rates you can get today are as good as they're going to be for a long while. Once the Fed stops buying, after all, rates are likely to go up. And current rates are quite good. At about [...]

Jeffrey Lee Nelson

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EXHIBIT 7

EXHIBIT 7

Type of Work: Text

Registration Number / Date:
TX0007151822 / 2010-06-08

Application Title: Program may level housing sale odds.

Title: Program may level housing sale odds.

Description: Electronic file (eService)

Copyright Claimant:
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Date of Publication:
2010-04-30

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United States

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Stephens Media LLC, employer for hire; Domicile: United States; Citizenship: United States. Authorship: text.

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