

**FAIRBANKS CAPITAL CORP.
SETTLEMENT
REDRESS PROGRAM**

The Federal Trade Commission (FTC) and the U.S. Department of Housing & Urban Development (HUD) have reached a proposed settlement with Fairbanks Capital Corp., an Illinois Residential Mortgage Licensee to settle charges that it engaged in unfair and deceptive practices in the servicing of sub-prime loans. A redress program of \$40 million in refunds has been established and is being administered by the FTC in its sole discretion of providing consumer redress to class members.

Consumers will be required to fill out a claim form in order to participate in the redress program. If you are potentially eligible for a partial refund from the settlement fund, you will receive the Notice of Proposed Class Action Settlement in the mail. The Notice of Proposed Class Action Settlement will provide additional information about the settlement process and how you can participate. You will have to sign and return the claim form to the redress program administrator to obtain a refund. As consideration for a refund, you must agree to release any claim you might have with respect to Fairbanks' servicing of your loan.

The FTC has set up a national hotline to inform consumers about the claim process. The toll free number for claim inquiries is 1-877-862-0886. Select 7 for Fairbanks' settlement information. For detailed information or frequently asked questions, you may visit the FTC website at www.ftc.gov/fairbanks.