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October 29, 2002

State of Rhode Island and Providence Plantations  
Office of the Secretary of State  
100 North Main Street  
Providence, Rhode Island 02903-1335

Subject: ContiFinancial Corporation and Affiliates  
Chapter 11 Case No. 00 B 12184 (AJG)  
Avatar Insurance Agency, Inc. (the "Corporation")

To Whom It May Concern:

On December 19, 2000, the United State Bankruptcy Court for the Southern District of New York confirmed the Third Amended Joint Plan of Reorganization of ContiFinancial Corporation and Affiliates under Chapter 11 of the Bankruptcy Code. A list of the Debtors included in the bankruptcy is attached. On April 10, 2001, the CFN Liquidating Trust (the "Trust") and the CFN Disputed Claims Reserve Trust were established. Jeffrey H. Beck was appointed Trustee and Plan Administrator, respectively. We represent Jeffrey H. Beck.

In his capacity as Plan Administrator, Mr. Beck is charged with the duty and expressly given all authority to wind up the affairs of the Debtors and dissolve them.

We are in receipt of your Notification of Revocation dated as of October 7, 2002, that revokes the Corporation's authority to do business in Rhode Island. The Corporation is one of the Debtors listed in the plan. A copy of the Notice of Revocation is enclosed. The purpose of this letter is to acknowledge the revocation of the Corporation's certificate of authority and to inform you that as of May 17, 2000, the Corporation ceased to conduct business operations in the state of Rhode Island, and is in the process of being dissolved.

For additional information, including a copy of the Third Amended Joint Plan of Reorganization, the Liquidating Trust Agreement, and the Plan Administration Agreement, you may visit the Trust's internet web site at [www.cfntrust.com](http://www.cfntrust.com).

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Please feel free to call me if you have any questions.

Very truly yours,

A handwritten signature in black ink, appearing to read "Alexander R. Ring". The signature is written in a cursive, flowing style.

Alexander R. Ring  
Legal Assistant

Debtors

California Lending Group, Inc. (dba United Lending Group)  
ContiAsset Receivables Management, LLC  
ContiFinancial Corporation  
ContiFinancial Services Corporation  
ContiInsurance Agency, Inc.  
ContiMortgage Corporation  
ContiTrade Services, LLC  
ContiWest Corporation  
Crystal Mortgage Company, Inc.  
Fidelity Mortgage Decisions Corporation  
Keystone Capital Group, Inc.  
Keystone Mortgage Investments, Inc.  
Lenders M.D., Inc.  
Resource One Consumer Discount Company, Inc.  
Resource One Consumer Discount Co. of Minnesota, Inc.  
Resource One Mortgage of Delaware Valley, Inc.  
Resource One Mortgage of Oxford Valley, Inc.  
ResourceCorp Financial, Inc.  
Royal Mortgage Partners, L.P.  
Warminster National Abstract, Inc.  
ZTS Corporation

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