

August 14, 2006

Cheryl Gilbert Mortgage, LLC
Attn: Cheryl Gilbert
226 N Magnolia Drive
Wiggins, MS 39577

RE: Release of Cease & Desist Order

Dear Ms. Gilbert:

Please consider this letter as confirmation that the Cease & Desist Order issued to the above-referenced mortgage company Cheryl Gilbert Mortgage, LLC was released August 7, 2006 due to information provided by you via fax that showing that you are now occupying the above address. Pursuant to this release, you may conduct all mortgage company activities authorized by Section 81-18-1 et seq., Mississippi Code of 1972, as amended.

If you should have any questions, you may contact me at 1-800-844-2499 or by email tmccain@dbcf.state.ms.us.

Sincerely,

Traci McCain
Director, Mortgage Division