

November 28, 2007

Home Advantage Funding Group, Inc
Attn: Gerald Lotter
3330 Harbor Blvd 3rd Floor
Costa Mesa, CA 92626

RE: Release of Cease & Desist Order

Dear Mr. Lotter:

Please consider this letter as confirmation that the Cease & Desist Order issued to the above-referenced mortgage company Home Advantage Funding Group, Inc was released November 26, 2007 due to confirmation from the insurance company that the previous surety bond cancellation notice has been rescinded. 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