…Our complete service, our hard work
Your trust…

Henderson, Goldberg & Clarke, Inc.
Asset Management Division

Dear Valued Prospect,

What separates our company from the competition? We know **real estate collections.** At Henderson Goldberg & Clarke, Inc. we believe that we have found the formula for success. "Know what you do, and do what you know." By integrating our state of the art technology coupled with our experienced team, we are confident that we will gain your trust.

Allow me to explain some of the accomplishments of our world-class staff.

- We have built and proven the most comprehensive software designed to provide complete service to your loan portfolio online. We invite you to become a member of eTDtrader to see for yourself (www.etdtrader.com).
- We have assembled an incredible team filled with top collectors, lawyers and sales professionals as well as absolutely competent accounting and administrative support.
- We have placed over 19 million assets on our books this year.

Let me invite you to study our company. I am sure that you will be pleased. I invite you to place your loans to be serviced by Henderson, Goldberg & Clarke, Inc.

Sincerely,

Mark Henderson
CEO/President
Henderson, Goldberg & Clarke Inc.

HGC Overview

Henderson Goldberg & Clarke, Inc (HGC) acts as an independent servicer of residential loans and 2nd mortgage loans with nationwide coverage. HGC provides a standard of customized full service portfolio management, from loan boarding to collections and from loss mitigation to foreclosure with financial reporting unequaled by any other industry servicer. In addition to having the ability to provide " cradle to grave" primary servicing for loans, HGC offers the full suite of portfolio tools including:

- Regular Billing
- Real estate valuations and analysis
- Customer (borrower) Service
- Collections
- Bankruptcy
- Loss Mitigation
- Asset Management REO's

Complete Loan Servicing

With over 20 experienced and dedicated employees, HGC provides a scope of services, depth, flexibility and value-added capability far exceeding other portfolio management and servicing companies. Our systems and processes are "state of the art" and are supported by daily full system backup. Through our eTDtrader division, you can view system postings and account information online at www.etdtrader.com*.

HGC increases profitability by freeing time to find and underwrite profitable loans and by reducing your total cost of ownership

A key component that distinguishes HGC is our ability to perform all key servicing functions in house. In addition, HGC has an experienced Loss Mitigation and Litigation group that handles bankruptcies and legal actions against the lien position on the property. Our Loss Mitigation and Litigation departments work hand in hand with our collectors to generate maximum recovery of your principal while providing in-depth detail regarding classifications, forecasts and reporting. Our Complete Loan Servicing will allow you to receive your payment earlier and more regularly than you could otherwise manage.

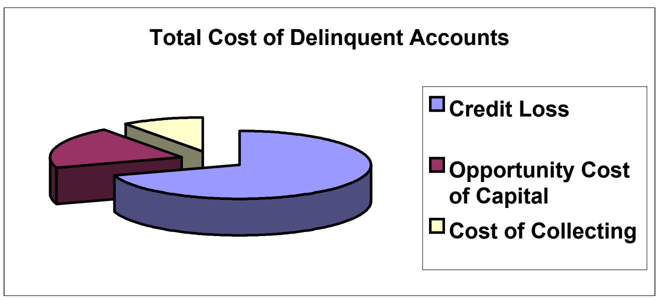
*setup conditions and fees may apply

Regular Billing and Customer Service

Through our proprietary billing system our clients are able to access their accounts and check the status and progress of their recovery. Our "state of the art" servicing system will keep borrowers current by quickly identifying problems. The borrower will receive the following service:

- Regular monthly statements
- Daily Posting of Payments
- Online website to view account, update account information and make payment.

The Customer Service Department is usually the first point of contact for borrowers calling in with questions. Through the Customer Service line the borrower will be able to do payoff requests on loans, answer billing questions, research payment and application of checks and answer some legal – property tax and contract questions.



Because we understand the total costs of distressed accounts, we take every precaution to ensure that your accounts stay current and your customers satisfied.

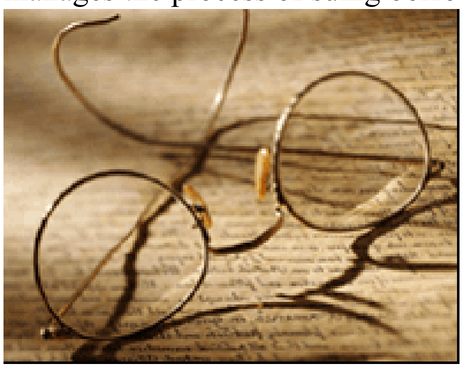
Collections Operations

Henderson Goldberg & Clarke's collections department prides themselves on their ability to recover the quickly and generously for their clients. Their mission is to maintain and salvage accounts so that they do not roll into default, by identifying and resolving problem accounts quickly. The sooner an account issue is solved, the greater the probability and amount of recovery.

Our company contacts your borrowers to ascertain reasons for delinquency, update borrower circumstances, and obtain payment without having to resort to legal remedies. Our collection staff have some ability to structure payment plans and take other longer-term approaches to bringing the borrower current. The department is organized by originating-entity portfolio, with the same staff always working accounts from their assigned originating entity ("cradle-to-grave" approach).

Loss Mitigation and Legal Departments

The Loss Mitigation and Litigation Department is charged with liquidation of defaulted accounts and recovery of amounts outstanding in the event that that a debtor is unable or unwilling to pay the account. The collection and loss mitigation and litigation management meets weekly to classify accounts and coordinate account status and transfer. Depending on portfolio requirements, the LM&L staff may also risk rate the portfolio. The department manages the process of suing borrowers, processing bankruptcies and foreclosing collateral. A large part of the process is managing procedures, timelines, and costs, so keeping accounts moving through the legal process is key.



Accounts are tracked by the last payment date and summary comment line. With Asset Management experience, the department assesses real estate values and resale values and decides whether or not to proceed legally. This interaction allows the staff to focus on the collection process, and provides value information essential for plotting recover strategies.

Asset Management Operations

The Asset Management group is charged with determining payoff amounts and values, and with negotiating contract extensions or changes on the note or mortgage. This group provides support to the Customer Service, Collections, and Loss Mitigation & Litigation departments.

"Their Efforts and results identify them as one of the best in the industry"

When borrowers contact HGC with requests for payoff amounts, or when Collections needs to determine a payoff amount, the Asset Management Department (AMD) is required to be contacted to provide the amount. The AMD reviews the contract and determine the contractual payoff amount.

HGC provides complete collateral management including document custody, document imaging, complete processing and management, title processing management and credit report processing.

History & Bios

HGC, Inc. Performs quality assurance, due diligence, legal review and special projects for a large client base that includes nationwide lenders as well as local companies. HGC, Inc. purchases "charge off" portfolios that financially contributes to the growth of the company. Our extensive contractor base of mortgage professionals allows us to accommodate clients by producing a large volume of work in a minimal amount of time in accordance with the highest industry standards.

Founder and CEO: Mark Henderson began HGC with deep experience in corporate collections and distressed portfolio management. Since its inception, OCA Financial Group has been consistently growing its asset base by adding new loan pools to their servicing department. Additionally, he has over 12 years of collections management, and servicing experience including 5 years in commercial collections at Milliken and Michaels and 4 years in the collections and repossessions department of American Investment Bank and Franklin Bank. Mr. Henderson formed Henderson, Goldberg & Clarke in 1999 and incorporated the company in April 2001. markh@ocagroup.com

Chief Financial Officer. Ivonne Sandoval Graduated in 1992 from the University of Baja California (UABC) with a degree in Business Administration specializing in Finance. Co-founder OCA Group International and 10 year business owner--providing services such as: Telemarketing, administration outsourcing, collections, sales & promotions, representing companies in Mexico like IBM, Bancomext and Xerox. 10 years Collections. oca@ocagroup.com

VP Collections: Michael West came to HGC with 12 years of experience in commercial and retail collections. He collected commercial accounts for 5 years at Milliken and Michaels, where his specialty was Asset & Liabilty investigations. Michael's experience includes 2 years in real estate collections and 3 years in collections management. mgoldberg@ocagroup.com

VP Loss Mitigation: Charlotte Vitale has 14 years of experience in Loss Mitigation with Chase and Advanta. Her areas of expertise are real estate and sub-servicing of prime and sub-prime paper where she consistently receiving the greatest possible recovery for her clients. charlotte@ocagroup.com

VP Client Services: Taylor Cottam has worked for five years as a technology and management consultant banks for international banks in the US, Asia and Latin America consulting for both Alltel and EDS. Some of his previous clients have included McKinsey & company, Banco Santander, Interbank (Peru) and RHB Bank (Malaysia). Taylor received an MBA from INSEAD-Wharton and holds a Bachelor of Arts in International Economics from Brigham Young University taylorcottam@ocagroup.com

VP Asset Management: Ernesto D. Sandoval received a law degree in 1998 from the UABC with a degree with a specialty in Corporate Criminal. Previously he has 5 years of experience with OCA Outsourcing from the Collections Coordinator to the Collections and Legal Director. Additionally 6 years of experience working in collections for Organizacion Corporativa Americana. Ernesto has been with us for 3 years. esandoval@ocagroup.com

VP Acquisitions: Hector Garcia was promoted to VP of Acquisitions and head of the Miami office, specializing in Client Development and real estate pool acquisitions. He has acquired over 7½ million in assets for HGC. He has a Bachelor of Arts in Business Law and is currently receiving his JD/MBA from the University of Miami. Hector has been with us for over 2 years. garcia@ocagroup.com

VP Commercial Division: Salvador Banuelos, Graduated in 1995 from UNAM with a degree in Business Administration. Prior to joining HGC, Mr. Banuelos worked for the Marketing Department in Pultrusion Services, Inc. His current responsibilities include the company's growth in Mexico and all sales-related issues. Salvador has been with us for over 4 years. banuelos@ocagroup.com

References

Current Bank Portfolios (not exhaustive)

First Alliance Bankcard
Master Financial Inc
Private Lending Referral Service
Fidelity Federal Bank
United Companies Lending
Millennia Mortgage

Accountant

Murill Eakes & Company
Thor Eakes
6020 Cornerstone Ct
Suite 200
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858-455-5400 x 101

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Laura Gangemi
1221 Brickell Avenue
Miami, Fl 33131
305-579-0877

Banks

Bank of America -California
Jerry Matteson
Senior Vice President
450 B Street
Downtown Main Branch #50
San Diego, Ca 92101
619-515-7575

Community One Federal CU
Vern Barkdall
Finance/CFO
2699 North Tenaya Way
Las Vegas, NV89128
702-968-1290

Warehouse Line Broker

Bal Bay Mortgage
John Olsen
1177 Kane Concourse
Suite 107
Bay Harbor, FL 33154
305-785-0127

Henderson, Goldberg & Clarke, Inc.
Asset Management Division

Contact us

"Gaining your trust drives our company. We strive to keep that trust with our complete service and superior results"

Taylor Cottam

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Mail Correspondence:

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San Diego, CA 92112

Call Us:

Please call one of our customer Service specialists are available to assist you Monday through Friday, excluding holidays, from 8:00 A.M. to 5:00 P.M PST–US.

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Loan servicing website: www.etdtrader.com
OCA Group website: www.ocagroup.com
HGC website: www.hgc-collections.com