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Finn Financial, Inc. P.O. Box 10432 Pompano Beach, FL 33061 954-941-4538

April 7, 2000 Florida Department of State Attn: Profit Corporation Annual Report Dept. PO Box 6327 Tallahassee, FL 32314

Re: 1999 Annual Corporate Profit

Dear Sirs:

Per my conversation this morning with Michelle Milligan I am submitting this letter to request a one time waiver on the penalties for a late filing of the above report.

As I explained to Ms. Milligan, when I moved August 20, 1998, I notified that State of my change of address as I am obligated to on my Mortgage Broker and Mortgage Brokerage Business licenses, but I was unaware that I had to notify your department as well. Consequently, when 1999 Annual Report packets were sent out my was never received, but rather your office shows that this packet was returned to you. This is true for the 60 day notice as well.

I have enclosed the filing fee for both 1999 and 2000 along with my application for 2000. It would be greatly appreciated if you were to grant this one time waiver and reinstate my corporation. I can assure you that this will never happen again!

For your records my permanent mailing address should be changed to the post office box shown above. This too will eliminate this ever happening again should I move in the future. Thank you in advance for your consideration and understanding.

Sincerely,

Robert Finn