



m o r t g a g e
s o l u t i o n s

September 21, 2005

DELIVERED VIA OVERNIGHT MAIL

Ms. Deborah Hennessey
Workforce Transition Unit
Michigan Department of Career Development
Workforce Programs
Victor Office Center – 5th Floor
201 North Washington Square
Lansing, MI 48913

Re: VMP Mortgage Solutions, Inc. WARN Act Notification - Michigan

Dear Ms. Hennessey:

VMP Mortgage Solutions, Inc. (“VMP”) has made the decision to consolidate its mortgage operations with its parent and affiliated companies. As a result, it will be substantially reducing the workforce at its 18050 15 Mile Road, Fraser, Michigan facility. For this location, elimination of the affected positions is permanent.

VMP will continue some of its operations at the Fraser facility with a reduced staff.

The reduction in force will begin on November 30, 2005. Most of the affected employee positions will end on that date. A small number of employees will continue transitioning work until March 6, 2006, when their jobs will also end. The remaining Fraser location workforce will continue with the consolidated operations.

Affected VMP employees at the Fraser location are as follows:

- 69 Employees’ jobs will end on November 30, 2005; and
- 4 Employees’ jobs will continue until up to March 6, 2006, when their jobs will also end.

The job titles of positions affected and the number of employees in each job classification are provided in the enclosed Exhibit 1.

VMP employees are not members of any unions and are not subject to any collective bargaining agreements. Employees are also not subject to bumping rights.

If you have any questions or require additional information please contact the following VMP Mortgage Solutions, Inc. representative:

Kenneth D. Newton, Vice President of Operations
6815 Saukview Drive, St. Cloud, MN 56303
1-800-397-2341 extension 5655

Please note that we communicated this information, including required WARN Act notices, to our employees today (September 21, 2005).

Sincerely,


Kenneth D. Newton
Vice President of Operations

Exhibit 1

Job Title	Number of Positions
ASSOC BUSINESS ANALYST	2
ASSOC CONTRACT SUPPORT SPEC	2
ASSOC CUSTOMER SPEC	1
ASSOC SOFTWARE ENGINEER	5
ASSOC WEBSITE COMMUN SPEC	1
BUSINESS ANALYST	1
BUSINESS SYSTEMS ANALYST	1
CLERICAL SUPPORT	3
CLS COORDINATOR	9
CONTRACT DESIGN COMPOSITOR-PT	2
CONTRACT DESIGN COORDINATOR	2
CONTRACT SUPPORT SPEC	1
CORPORATE COMMUNICATIONS COORD	1
CSR-DIGITAL PRODUCTS	8
CUSTOM DESIGN PROJ COORD	1
CUSTOMER SPECIALIST	4
CUSTOMER SUPPORT REP	1
DISTRIBUTION LEAD	1
DISTRIBUTION SPEC	2
GENERAL MAINTENANCE TECH	1
MGR OF FINANCIAL OPERATIONS	1
MGR OF TECHNICAL PROD MGMT	1
PROJECT MANAGER	1
PROOFREADER	2
SALES ACCT SUPPORT SPEC	2
SOFT LOGISTICS & FULFILL COORD	1
SOFTWARE ENGINEER	5
SPECIAL PROJECT COORDINATOR	2
SPVR OF CONTRACT ADMIN	1
SR SOFT ENGINEER	1
STANDARD COMPOSITOR	2
STANDARD COORDINATOR	3
SUPVR OF SOFT LOGISTICS & FULF	1
TECH ACCT RELATIONSHIP SPEC	1