

NOTICE OF YOUR RIGHT TO A RESTITUTION PAYMENT
You Must Return the Enclosed Ameriquest Release Form
By September 10, 2007 to Receive Your Payment.

Dear Consumer:

<<I am/we are>> pleased to inform you that you are eligible to receive a payment as a result of a settlement reached last year between <<State name>> and Ameriquest Mortgage Company, Town & Country Credit Corp., AMC Mortgage Services, Inc. (formerly Bedford Home Loans), and their holding company, ACC Capital Holdings Corporation (together, the “Ameriquest parties”). The Settlement resolved claims that the Ameriquest parties engaged in unlawful mortgage lending practices. As part of the Settlement, <<State name>> identified certain borrowers who obtained mortgage loans from the Ameriquest parties between January 1, 1999 and December 31, 2005 as being eligible to receive restitution payments. You are one of those borrowers.

Your Payment Amount

If you choose to participate in the Settlement, the **minimum restitution payment amount you are eligible to receive is <<\$000.00>>**. The amount you receive could be more, depending upon the total number of people who decide to participate in the Settlement, but it will not be less.

How to Obtain Your Payment

To participate in the Settlement and receive your payment, you and any co-borrowers must complete and sign the enclosed Release Form and Substitute W-9 Form. The Forms must be mailed, postmarked by September 10, 2007, to: Ameriquest Settlement Administrator, P.O. Box 1855, Faribault, Minnesota 55021-7110. A postage-paid envelope is included for the return of your signed Release and Substitute W-9 Forms. We expect checks to be mailed in Fall 2007.

The enclosed Release Form applies only to the mortgage loan number identified on the Form. It cannot be used for other mortgage loans. If you had other loans that are also eligible for payment as part of this Settlement, you will receive a separate Notice and Release Form for each loan. If you wish to receive restitution payments for all of these loans, you must sign and return each Release Form that is sent to you.

Your Legal Rights and Choices

Your participation in this Settlement is optional. By signing and returning the Release Form, you will be agreeing not to sue (or join any class actions against) the Ameriquest parties about any of the claims that have been settled with respect to the loan identified on your Form, unless your home is currently in or in the future goes into foreclosure. The agreement not to sue is explained on the Release Form, and additional information is included in the enclosed Frequently Asked Questions (“FAQ”) pamphlet. Please read these carefully before signing the Release Form. You may wish to consult a private attorney or, if you qualify, a legal aid or legal services organization, before deciding whether to participate in this Settlement.

Getting More Information

You can read answers to some common questions about the Settlement and how to complete your Release Form in the FAQ pamphlet. If you have further questions, please visit the Settlement Web site at www.ameriquetmultistatesettlement.com, or call the Settlement Administrator toll free at 1-800-420-5875 (hearing impaired call 1-866-494-8274). You can also e-mail the Administrator at info@ameriquetmultistatesettlement.com.

Sincerely,

<<Attorney General and Financial Regulator Signature>>

Para obtener este informacion en Espanol, por favor llame al numero 1-800-420-5875
o visite el sitio web www.ameriquetmultistatesettlement.com.