

Law Offices

Laurence Miscall, Jr.

3634 Genista Place
Fallbrook, California, 92028
760-723-4904
Fax 760-731-1053

July 11, 2005

Jimmy A. Sutton
14231 Hilltop Way
Saratoga, CA 95070

Re: New World Mortgage, Inc.
A California Corporation

Dear Mr. Sutton,

Received your July 5th response. Interesting to say the least.

Again, I ask that you fax to me, at the above number, copies of the "offending faxes", and if you can recall, the dates you received them. Can you also supply me with the name and location of the office which responded to your referral contact phone call.

Your indication was that you spoke with a "loan officer", and that is precisely why I had asked you if there was any accent etc. Certainly, neither Waylett, nor Leonard are "Loan Officers", and quite correctly their calls go through a gatekeeper.

Next, were you able to determine in which State that "loan officer" was located. From your letter, I will assume that you are fully conversant on the operations and the entities of Net Branch licensees, which, in most cases, are totally independent business operations, not owned or controlled by New World.

Now, we can continue with comments, and chastisement of me, that is fine, as it won't be the first time, but I do not take part in such, nor do I respond. What has been an occurrence, orchestrated by others long ago, is history, and not reflective of today's situation.

John Shiff has done a magnificent job in this arena, and no one can fault him or his professed goals. The damage he has done though, is the establishment of a cottage industry for the "extorting" of tribute sums under TCPA.

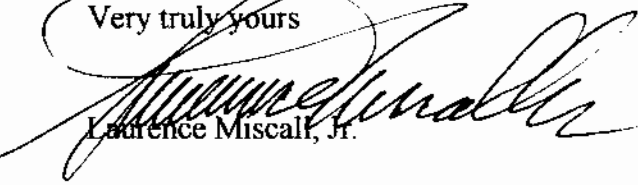
New World has private investigation operatives embarked upon a wide ranging investigation of; one- every fax sent out utilizing its name, and two- every person or entity who contacts NWM for a tribute payment. We are beginning to now find a connecting thread. That is, in turn, bringing this entire scenario into the arena of "identity theft", which theft results in folks using that theft information to seek that "tribute payment" under color of the TCPA. That is no

different than a situation of a stolen "credit card" and account identity, which is then used by a party to take funds from the company.

Our upcoming remedy is going to be quite simple once we firmly establish the commonality and those subsequent acts in the NWM name. We will then go after these perpetrators and we will also join each and every such individual or entity, nationwide, who has received any tribute funds from NWM as a party defendant, and will seek restitution of those payments with other damages and costs. The possibility of conspiracy and felony charges being filed is an option if the AG's office is on board. The Identity Theft statutes are perfectly suited for NWM to proceed on each of these matters, and I can assure you that this is for real.

My suggestion is that you be very thorough in your investigations of the real facts, and not what they might appear to be.

Very truly yours



Laurence Miscali, Jr.