NOTICE OF DISHONOR

STATE OF CALIFORNIA)
) ss
COUNTY OF ORANGE)

PRESENTMENT Be it known, that, the person signing below, a duly empowered Notary Public, at

the request of John Henry Smith (Creditor) In care of 202 Calera Lane, Beach City, CA 92648 (Address)

did duly present on October 28, 2008 the instrument MONEY ORDER NO. US-220740040

dated October 28, 2008 to Tom Jackson, BAA&C HOME FINANCE LLC, 1101 YORKTOWN DRIVE, COLUMBUS, OH 43200 (Respondent(s))

signed by John Henry Smith requesting Settlement & Closure of Account No. 3330001111, the time limit having elapsed for acceptance thereof and providing clarification of settlement and closure, which was refused.

PROTEST Whereupon, the Notary Public signing below, for the reason **dishonor by non-performance**, does publicly and solemnly certify the dishonor as against all parties it may concern for liability equivalent to the face value of the instrument, and all costs, damages and interest incurred, or hereafter incurred, by reason of nonperformance thereof and **stipulations therein**.

NOTICE The undersigned Notary Public, certifies that on November 18, 2008 Notice(s) of Dishonor were sent to the parties noted below by depositing in a depository of the United States Postal Service within the State indicated herein a sealed envelope containing said Notices(s) directed to the respective person(s) or entity(ies) at the last known corresponding address noted below:

NAME	ADDRESS
Tom Jackson	1101 YORKTOWN DRIVE
BAA&C HOME FINANCE LLC	COLUMBUS, OH 43200

TESTIMONY In testimony of the above, I have signed my name and attached my official seal

Notary Public

My commission expires: August 24, 2010

Date November 18, 2008