XHIBIT Ĺ

March 9, 2010

GEOSEGMENT SYSTEMS CORPORATION 52 Technology Way Nashua, NH 03060

Dear Mr. Popik:

Thank you for your request for our 2009 Modified HMDA Data.

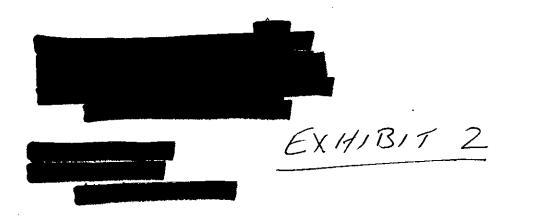
We will be happy to provide you with this data. However, we will only provide it in a paper format. Also, as provided in Section 203.5 (d) of Regulation C, we will charge a reasonable fee for the cost of reproducing and mailing the requested information

Fees are as follows: Per page = \$1.00 (48 pages = \$48.00) 1 hour of time = \$35.00 Postage = \$10.00

Once our fee of \$93.00 has been received by The **Bank**, in the form of certified funds, we will mail the requested information to the address provided on the request letter.

If you should have any questions, please feel free to contact me.

Thank You,	···· · · ·
CRA/ Loan Compliance Ma	anager
· · · ·	
i Member FDIC 🗈	Equal Housing Lender



5/21/2010

Account Information: Geosegment Systems Thomas Popik 52 Technology Way Nashua, NH 03060

	Description of Charges	Quantity	Total
	Copy of HMDA Report		
	Copies at .25 per page	1547	386.75
,			
			1
	Shipping Charges 25.00 per box	2	50.00
	•		
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Amount due and owing*

\$ 436.75

* Due immediately upon receipt, please include a copy

,

- of this invoice with payment to insure proper

processing

EXHIBIT 3

Thomas Popik

From: Sent: To: Subject:

Tuesday, April 21, 2009 10:07 AM @geosegment.com Request for 2008 Modified HMDA Data

In receipt of your recent request for HMDA data, we will gladly submit the information requested in a file protected format for \$2000. Check may be mailed to:

Sincerely,

System Administrator Mortgage Corporation



Admitted in Texas and Oregon

February 24, 2010

Thomas Popik Geosegment System Corporation 52 Technology Way Nashua, NH 03060

RE: REQUEST FOR 2009 MODIFIED HMDA DATA

Dear Mr. Popik:

I am the Assistant General Counsel for Agandan period and the second formula lines (the "Credit Union"). The Credit Union received your request for a modified copy of the Credit Union's 2009 Loan Application Register (the "LAR"). The Credit Union is, however, unable to provide you this data in a DAT file format.

Federal Credit Union

e-mail address:

EXMIBIT

Pursuant to the regulation you cited, 12 C.F.R. § 203.5, the Credit Union generally makes the modified LAR data available at its main branch in **Recursion of the address** is:

Should you wish to view the modified LAR, pursuant to the aforementioned regulation, there will be a reasonable fee for providing or reproducing the requested data.

Thank you very much for your request, and should you need additional assistance with this matter, please phone me directly at the number listed above.

Regards, Assistant General Counsel

EXHIBIT

April 23, 2009

VIA FEDERAL EXPRESS

HMDA Data Collection Department GEOSEGMENT SYSTEMS CORPORATION 52 Technology Way Nashua, NH 03060

– Your Modified LAR Request

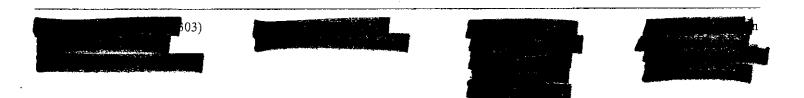
Dear Sirs:

Re:

My firm's client, **Generational Constitution** ("Credit Union"), has asked me to respond to the request by Geosegment Systems Corporation ("GSC") for an e-mail, DVD or CD-ROM copy of the Credit Union's 2008 modified loan/application register ("LAR") in GSC's letter to the Credit Union dated March 20, 2009. While GSC's letter correctly sets forth Section 203.5(c) of Regulation C, the GSC letter implies that the Credit Union has some duty to prepare and mail or e-mail the modified LAR to GSC. As the GSC letter quoted Regulation C Section 203.5(c) to the Credit Union, please allow me to quote the following additional subsections of Regulation C Section 203.5:

(d) Availability of data. A financial institution shall make its modified register available to the public for a period of three years and its disclosure statement available for a period of five years. An institution shall make the data available for inspection and copying during the hours the office is normally open to the public for business. It may impose a reasonable fee for any cost incurred in providing or reproducing the data.

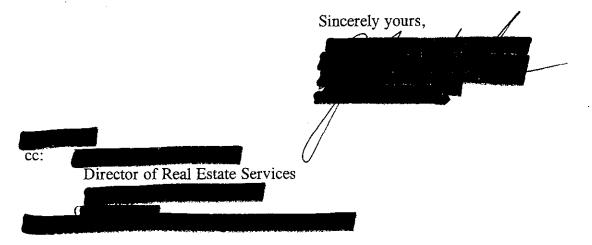
(e) Notice of availability. A financial institution shall post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office located in an MSA and Metropolitan Division. An institution shall provide promptly upon request the location of the institution's offices where the statement is available for inspection and copying, or it may include the location in the lobby notice.



HMDA Data Collection Department GEOSEGMENT SYSTEMS CORPORATION April 23, 2009 Page 2

Regulation C imposes no obligation on the Credit Union to mail or e-mail GSC a copy of the modified LAR. However, the Credit Union stands ready to make the modified LAR available to a representative of GSC for inspection and copying on any Credit Union business day on or after April 30, 2009. The modified LAR will be available for inspection and copying at the Credit Union's office at Florida. Should a representative of GSC wish to make arrangements for such inspection and copying of some or all of the Credit Union's 2008 modified LAR, please contact the Extension **Charles** Unless Credit Union's Director of Real Estate Services, at the service of Ms. 💼 receives reasonable notice of GSC's representative's intended date and time for inspection of the modified LAR, there is likely to be a delay in arranging for such inspection. Moreover, please note that any inspection and copying will only be conducted during the Credit Union's normal business hours. If such inspection and copying is not completed within the normal business hours of a given day, such inspection and copying will have to resume during normal business hours on a subsequent Credit Union business day.

As permitted by Regulation C Sections 203.5(d), the Credit Union will impose a reasonable fee for any copies requested in conjunction with your inspection of the modified LAR. While no fees will be collected for inspection of the modified LAR, copy fees will be collected in full before any copies of the modified LAR are made. Finally, please note that while the Credit Union will provide onsite copying of the modified LAR at GSC's request, the original modified LAR may not be removed from the Credit Union office for copying by GSC at any other location.





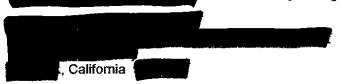
EXMIBIT G

April 6, 2010

Geosegment Systems 52 Technology Way Nashua, NH 03060

To Whom It May Concern:

The Credit Union invites you to view the second sec



Upon written request, you may view the three most recent years of the HMDA report that shows Primary Residential Loan Applications submitted to Intercent Version Condition for the Nashua, New Hampshire Metropolitan Statistical Area (MSA). Upon receipt of your written request, **Credit** Union will make available the additional years for the Nashua, New Hampshire MSA. The report will be available at the **Recent Statistical Branch**.

To be able to view the complete **Complete Complete Complete Multiple HMDA** report, please visit our Main Branch located at **Complete Complete Compl**

If you are a natural person we will need the following documentation and information:

- Legal Name
- Physical Address
- Date of Birth
- Current Government Issued Photo Identification, such as a driver's license or passport showing legal presence in the United States.
- Social Security Number or Tax Reporting Identification Number.

If you represent a business we will need the following documentation and information:

- Company Name
- Physical Address
- State in which business is organized
- Proof the company is a currently authorized business

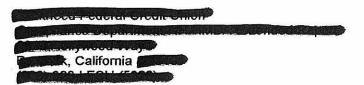
EXHIBIT 6 - CONTINUED

 Written documentation, from the appropriate management members, authorizing you as the appropriate person to represent the Company.

If you would like us to provide a copy of this report, there is a fee of \$0.10 per page plus \$25 per hour, with a one-hour minimum payable in cash only.

\$

If you have additional questions, please contact the Credit Union at:



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Sincerely, Compliance Department

EXMIBIT 7



Attorneys and Counsellors at Law



April 16, 2010

Mr. Thomas S. Popik Geosegment Systems Corp. 52 Technology Way Nashua, NH 03060 VIA E-MAIL TO:

Dear Mr. Popik:

I spoke with you on March 8, 2010, and advised you that we represent a financial institution that received your initial request for HMDA information. At that time, I advised you that we had researched the applicable regulations and could find no requirement that financial institutions must respond to an individual request for this information.

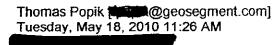
I asked you if you had any legal precedent to support your position, and it is my understanding that you did not. You stated that it would be beneficial if our client furnished this information and that, in any event, Geosegment Systems Corp. had a right to examine this information at the financial institution.

Our client has since received a second request from you by certified mail. Once again, if you have any legal precedent requiring an individual response, please provide it.

Sincerely,

EXHIBIT 8

From: Sent: To:



Cc: Subject: Regulation on FFIEC Web Site

Ms.

In regard to your requirement that a federal agency show you that lenders must provide modified HMDA LARs, here is a link to the federal regulation on the FFIEC web site:

http://www.ffiec.gov/hmda/pdf/regulationc2004.pdf

Is this sufficient for you to release your company's modified HMDA LAR to us?

Thomas Popik Geosegment Systems

From:

geosegment.com]

Sent: Tuesday, May 18, 2010 10:51 AM To: 'Thomas Popik' Subject: FW: Request for HMDA Data

Not sure if I already sent this to you. This is the person that will not comply unless a federal agency tells them that it is required.

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From:

Sent: Thursday, May 13, 2010 1:42 PM To: @geosegment.com Cc: Subject: FW: Request for HMDA Data

We will not release this data without notification from a federal agency that this is required. Please advise. Thanks.

General Counsel

Mortgage Corporation



EXHIBIT 9

From: Sent: To: Cc: Subject:

Friday, May 07, 2010 4:50 PM

RE: HMDA Requests

Thank you for your request but at this time we are not inclined to provide the requested information separately to your organization.

Regards

Station of the

Collector () and (

From: @geosegment.com] Sent: Friday, May 07, 2010 2:46 PM To: Subject: HMDA Requests

We have sent two requests for Modified HMDA data for **Complete Complete Com**

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Attached is the file for the first request.

Thank you,

HMDA Processing Department

Geosegment Systems Corporation