

EXHIBIT A: PROPOSED CLASS MAIL NOTICE

UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF MISSOURI

**SUMMARY OF ATTACHED NOTICE OF PROPOSED
CLASS ACTION SETTLEMENT**

If you obtained a "Second Mortgage Loan" on your Missouri home from Preferred Credit Corporation (formerly "T.A.R. Preferred Mortgage Corporation") on or after June 27, 1994 that was serviced by Wendover Financial Services Corporation, you could receive a payment from a class action settlement.

A federal court authorized this notice. This is not a solicitation from a lawyer.

- The settlement will provide \$100,000.00 to pay the claims of those borrowers whose loans from Preferred Credit Corporation were serviced by Wendover Financial Services Corporation ("Wendover").
- The settlement resolves claims that Wendover is liable to the borrowers for damages including the fees and interest charged and paid on the loans; avoids the costs and risks to you from continuing the lawsuit; pays money to borrowers like you; and releases Wendover from liability for the loans.
- The parties disagree on how much money, if any, would be recovered if the borrowers won a trial. Plaintiffs think they would recover more than the amount of the settlement if they won a trial. Wendover thinks that Plaintiffs would not recover anything at a trial.
- Court-appointed lawyers for the borrowers will ask the Court for up to \$51,786.35, to be paid from the settlement as fees and expenses for investigating the facts, litigating the claims for over 11 years, and negotiating the settlement.

- Your legal rights are affected whether you act, or don't act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
DO NOTHING	You will be a member of the Settlement Class and receive a payment ranging from an estimated \$15.81 to \$1,487.58 (\$440.13 on average).
EXCLUDE YOURSELF	Get no payment. You will be free to retain your own lawyer at your own expense and pursue whatever legal rights you have against Wendover separately.
OBJECT/ INTERVENE	Write to the Court about why you don't like the settlement. You may also retain your own lawyer at your own expense and appear in the case.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.

- These rights and options—**and the deadlines to exercise them**—are explained in the attached notice.
- The Court in charge of this case still has to decide whether to approve the settlement. Payments will be made if the Court approves the settlement and after appeals, if any, are resolved. Please be patient.

QUESTIONS OR NEED MORE INFORMATION?

CALL 1-877-472-6620 Toll Free

-- OR VISIT --

WWW.WBSVLAW.COM "GILMOR-WENDOVER SETTLEMENT."