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TANNER
BUSINESS ADVISORS AND CERTIFIED
PUBLIC ACCOUNTANTS

To the Members of Green River Capital, LC and GR Financial, LLC

We have examined the accompanying description of controls related to the REO asset and Short Sale management services and related general computer controls of Green River Capital, LC and GR Financial, LLC (collectively the “Company”). Our examination included procedures to obtain reasonable assurance about whether (1) the accompanying description presents fairly, in all material respects, the aspects of the Company’s controls that may be relevant to a user organization’s internal control as it relates to an audit of financial statements, (2) the controls included in the description were suitably designed to achieve the control objectives specified in the description, if those controls were complied with satisfactorily and user organizations applied the controls contemplated in the design of the Company’s controls, and (3) such controls had been placed in operation as of September 14, 2010. The Company uses other organizations (or organizations systems), collectively referred to as sub-service organizations, for support of certain functions related to managing invoices, backing up and storing data offsite, managing and monitoring the negotiation and liquidation of Short Sale and Deed-in-lieu assets, and tracking and reporting of assets on third-party systems. The accompanying description includes only those controls and related control objectives of the Company and does not include controls and related control objectives of the sub-service organizations. Our examination did not extend to controls of the sub-service organizations. The control objectives were specified by management of the Company. Our examination was performed in accordance with standards established by the American Institute of Certified Public Accountants and included those procedures we considered necessary in the circumstances to obtain a reasonable basis for rendering our opinion.

We did not perform procedures to determine the operating effectiveness of controls for any period. Accordingly, we express no opinion on the operating effectiveness of any aspects of the Company’s controls, individually or in the aggregate.

In our opinion, the accompanying description of the aforementioned controls presents fairly, in all material respects, the relevant aspects of the Company’s controls that had been placed in operation as of September 14, 2010. Also, in our opinion, the controls, as described, are suitably designed to provide reasonable assurance that the specified control objectives would be achieved if the described controls were complied with satisfactorily and user organizations applied the controls contemplated in the design of the Company’s controls.

The description of controls at the Company is as of September 14, 2010 and any projection of such information to the future is subject to the risk that, because of changes, the description may no longer portray the controls in existence. The potential effectiveness of specific controls at the Company is subject to inherent limitations and, accordingly, errors or fraud may occur and not



be detected. Furthermore, the projection of any conclusions, based on our findings, to future periods is subject to the risk that changes may alter the validity of such conclusions.

This report is intended solely for use by the management of the Company, its clients, and the independent auditors of its clients, and is not intended to be, and should not be, used by anyone other than these specified parties.

Tanner LLC

Salt Lake City, UT
September 14,
2010