

March 17, 2009

Attn: Jeff Calhoun
Ohio Department of Job & Family Services
Worker Adjustment Retraining Notification (WARN) Act
4020 E. 5th Ave
P.O. Box 1618
Columbus, Ohio 43216-1618
Telephone: (614) 466-3817

Fax: (614) 728-5938

E-Mail: rapdresp@jfs.ohio.gov

Dear Mr. Calhoun:

OHIO DEPARTMENT
JOB & FAMILY SERVICES
2009 MAR 20 A 9: 49
OFFICE OF
WORKFORCE DEVELOPMEN

This will serve as notice pursuant to the Worker Adjustment and Retraining Notification (WARN) Act that Accredited Home Lenders is planning a layoff at its employment site located at 9075 Centre Point Drive, Suite 300, West Chester, Ohio 45069. This planned layoff will be permanent. The first separation shall occur on March 17, 2009. Additional separations are anticipated to occur on June 30, 2009. The following are the job classifications of employees who will be terminated on March 17, 2009 and the number of affected employees in each job classification:

Job Classification	Number of affected employees
Administrative Support Workers	29
First/Mid Level Officials and Managers	4
Professionals	4
Sales Workers	1

None of the affected employees have bumping rights. The affected employees are not represented by a union.

If you have questions or need further information, you may contact Human Resources at hraccredhomeland@accredhome.com or 800.690.6000.

Very truly yours,

Karen Shields

Chief Operations Officer