



August 7, 2006

To: All OAMF Members

From: OAMF Board

Re: Reorganization of NAMF, AESF, and MFSA

After careful review and consideration, the OAMF board of directors has voted to ratify the reorganization plan which has been unanimously approved by the NAMF board of directors. Your OAMF board feels this plan offers the best opportunity for all the organizations to move forward together.

All OAMF/ NAMF members will be asked to vote to approve the reorganization plan. We urge you to vote "YES" for the reorganization of our industry. Please vote to give our industry a united voice and better a chance for survival.

If you have any questions regarding this reorganization, please contact any one on the OAMF board or visit any of the following websites: www.oamf.org; www.namf.org, or www.sfic.org.

Best regards,

Cheryl A. Banaszak

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OAMF Executive Secretary