

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION**

<p>In re:</p> <p>FREMONT GENERAL CORPORATION, a Nevada corporation (Tax I.D. #95-2815260), Debtor.</p>	<p>Case No.: 8:08-13421-ES</p> <p>Chapter 11</p>
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NOTICE OF BAR DATES FOR FILING PROOFS OF CLAIM

Date Case Filed: June 18, 2008 (the "Petition Date")

BAR DATES, CLAIMS AND SCHEDULES

On September 4, 2008, the United States Bankruptcy Court for the Central District of California, Santa Ana Division (the "Court") entered a Stipulated Order (the "Bar Date Order") in the chapter 11 case (the "Case") of the above-captioned debtor and debtor in possession (the "Debtor") in accordance with Rule 3003(c) of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules") fixing the following deadlines (collectively, the "Claims Bar Dates", and each, a "Claims Bar Date"):

- a. **November 10, 2008, at 4:00 p.m. (California time)** as the last day for the filing, with the Clerk of the Court, of proofs of claim in the Case for all claims against the Debtor arising on or prior to the commencement of the Case on the Petition Date (the "General Bar Date"), other than those claims specified in paragraphs *b* through *f* below.
- b. **December 10, 2008, at 4:00 p.m. (California time)** as the last day on which a proof of claim may be timely filed by any entity—such as a guarantor, surety, indorser, or other co-debtor—that is authorized to file a claim under Bankruptcy Code section 501(b) and Bankruptcy Rule 3005.
- c. **December 15, 2008, at 4:00 p.m. (California time)** as the last day for all governmental units, as defined in section 101(27) of the Bankruptcy Code, to file, with the Clerk of the Court, proofs of claim in the Case for claims against the Debtor arising on or prior to the commencement of the Case on the Petition Date.
- d. The last day to file a proof of claim for a claim against the Debtor arising from the avoidance of a transfer under chapter 5 of the Bankruptcy Code, is 4:00 pm (California time) on the later of (i) the General Bar Date, i.e., November 10, 2008 or (ii) the first business day that is 30 calendar days after entry of the order authorizing avoidance of the transfer.
- e. The last day to file a proof of claim for a claim against the Debtor arising under section 502(i) of the Bankruptcy Code with respect to the assessment of certain taxes, is 4:00 pm (California time) on the later of (i) the General Bar Date, i.e., November 10, 2008 or (ii) the first business day that is 30 calendar days after such tax claim arises under Bankruptcy Code section 502(i).
- f. The last day to file a proof of claim for a claim against the Debtor arising from the rejection by the Debtor of an executory contract or unexpired lease, is 4:00 pm (California time) on the later of (i) the General Bar Date, i.e., November 10, 2008 or (ii) the first business day that is 30 calendar days after the date of service of any order authorizing the Debtor to reject such contract or lease, unless the order authorizing



the rejection of such executory contract or unexpired lease or another order of the Court provides for an earlier date in which case such earlier date shall govern in all respects.

The term “claim” as used in this Notice has the broad meaning ascribed to it in section 101(5) of the Bankruptcy Code, which includes any right to payment against the Debtor’s estate, irrespective of whether it is based on the Debtor’s primary, secondary, direct, indirect, fixed, secured, unsecured, contingent, guaranteed, disputed, undisputed, liquidated, unliquidated, matured, unmatured, legal or equitable liability, or otherwise.

The Debtor’s Schedules of Assets and Liabilities (collectively, the “Schedules”) may be inspected at the Office of the Clerk, United States Bankruptcy Court, 411 West Fourth Street, Santa Ana, CA 92701 or online at either <http://www.kccllc.net/fremontgeneral> or through the Court’s PACER service at <https://ecf.cacb.uscourts.gov/>. If your claim is listed in the Schedules and is not listed as disputed, contingent, unliquidated or unknown, your claim is deemed filed in the amount set forth in the Schedules, and the filing of a proof of claim is unnecessary if you agree that the amount scheduled is correct and that the category in which your claim is scheduled (secured, unsecured, priority, etc.) is correct. If a liability based upon the same facts and circumstances is listed on the Schedules more than once (i.e., there are duplicate listings), you will be allowed only one recovery on your claim. Whether or not your claim is scheduled, you are permitted to file a proof of claim.

Except as set forth below, each creditor and recipient of this Notice and their respective agents and attorneys have an affirmative duty to review this Notice and timely file any proof of claim on or before the applicable Claims Bar Date or be forever barred from filing or asserting any such claim. Each creditor and recipient of this Notice is personally responsible for reviewing this Notice and timely filing any proof of claim and should not rely upon their respective agents and attorneys to meet the deadlines specified in this Notice.

**INSTRUCTIONS FOR FILING PROOFS OF CLAIM
AND CONSEQUENCES FOR FAILURE TO TIMELY FILE A CLAIM**

If you wish to assert a claim against the Debtor, you must file a proof of claim:

- (a) if your claim has not been listed by the Debtor in its Schedules;
- (b) if you disagree with the amount of the claim scheduled by the Debtor in its Schedules;
- (c) if the Debtor has scheduled your claim as disputed, contingent, unliquidated, or in an unknown amount;
- (d) if you believe your claim to be a secured claim, and the Debtor has not so scheduled your claim; or
- (e) if you believe your claim to be entitled to priority under the Bankruptcy Code, and the Debtor has not so scheduled your claim.

If you wish to file a proof of claim in this case, please use the proof of claim form included with this Notice rather than any other proof of claim form that you may have received previously. However, if you have already properly filed a proof of claim with the Clerk of the Bankruptcy Court prior to the receipt of this Notice, you do not need to resubmit your proof of claim.

Except as otherwise provided for or specifically excepted herein, all proofs of claim must be filed so that they are actually received by the Clerk of the Bankruptcy Court by 4:00 p.m. (California time) on or before the applicable Claims Bar Date. Proofs of claim may be filed by mail, in person, by courier, or by using the Court’s CM/ECF electronic filing service. (For more information on electronic filing, go to <http://www.cacb.uscourts.gov/>.)

To submit a proof of claim in person, by mail, or by courier, such proof of claim should be submitted to the following address:

**United States Bankruptcy Court
Attn: Clerk of the Court
411 West Fourth Street
Santa Ana, CA 92701**

Proofs of claim submitted via fax or e-mail will not be accepted. Do not send proofs of claim to the Debtor or the Office of the United States Trustee.

The following claims are not required to be filed on or before any of the Claims Bar Dates:

- a. claims properly filed with the Clerk of the Court prior to the mailing of this Notice;
- b. claims listed in the Debtor's Schedules, if the claimant does not dispute either the amount or manner (e.g., priority status) in which its claim is listed in the Schedules and such claim is not designated therein as "contingent," "unliquidated," "subject to adjustment," "disputed," or "unknown" (or assigned a zero amount); and
- c. claims arising on or after the Petition Date.

Should the Court, in the future, fix a date by which these excepted claims must be filed, you will be notified.

If you fail to timely file a proof of claim in accordance with the applicable Claims Bar Date, and your claim is not scheduled, is scheduled for \$0, or is scheduled as disputed, unknown, contingent or liquidated in the Schedules:

- a. **You will be forever barred from:**
 - (1) **participating in the Debtor's chapter 11 case;**
 - (2) **voting with respect to any chapter 11 plan filed in this case; and**
 - (3) **receiving any distribution under any chapter 11 plan that may be confirmed in this case.**
- b. **You nevertheless will be bound by the terms of any chapter 11 plan that may be confirmed in this case; and**
- c. **You will receive no further notices or mailings in this case.**

The Schedules and/or the Bar Date Order may be examined and inspected by interested parties during regular business hours at the office of the Clerk of the Court at the above-listed address, and are available online at either <http://www.kccllc.net/fremontgeneral> or through the Court's PACER service at <https://ecf.cacb.uscourts.gov/>. Creditors that wish to rely on the Schedules shall have the responsibility for determining that their claims are accurately listed therein.

After the applicable Claims Bar Date, except as set forth in the next paragraph of this Notice, a creditor may not amend a claim deemed filed on its behalf under Bankruptcy Code section 1111(a) by virtue of that claim having been listed by the Debtor on its Schedules, or as listed in any supplements or amendments thereto.

The Debtor may amend its Schedules as a matter of course at any time before this case is closed, and if the Debtor amends its Schedules, in accordance with Bankruptcy Rule 1009(a), the Debtor will give notice of the amendment to any affected entity. If the amendment to the Schedules reduces the liquidated amount of a scheduled claim or reclassifies a claim that was scheduled as undisputed, liquidated, and non-contingent as disputed, unliquidated, and/or contingent, then – solely with respect to the claim that was subject to the amendment to the Schedules and only to the extent its proof of claim does not exceed the amount in which its claim was scheduled before the amendment – the affected claimant may timely file a proof of claim on or before the later of the following two dates: (a) the General Bar Date; or (b) the first business day that is 30 calendar days after the mailing of the notice of the amendment to the Schedules. No extension of time is permitted if an amendment to the Schedules increases the scheduled amount of an undisputed, liquidated, and non-contingent claim.

If a timely filed proof of claim is transferred, then in accordance with Bankruptcy Rule 3001(e), the transferee must both (i) file a notice of transfer of the claim or interest (a "Notice of Transfer") with the Clerk of the Court, and (ii) serve a copy of the notice of transfer on (a) the Debtor's proposed bankruptcy counsel at the following address:

Stutman, Treister & Glatt, P.C., Attn: Theodore B. Stolman, Esq. and Scott H. Yun, Esq., 1901 Avenue of the Stars, 12th Floor, Los Angeles, CA 90067; and Patton Boggs LLP, Attn: Robert W. Jones, Esq. and J. Maxwell Tucker, Esq., 2001 Ross Avenue, Suite 3000, Dallas, TX 75201-8001; and (b) counsel for the Official Committee of Creditors Holding Unsecured Claims, at the following address: Klee, Tuchin, Bogdanoff & Stern LLP, Attn: Lee R. Bogdanoff, Esq. and Jonathan S. Shenson, Esq., 1999 Avenue of the Stars, 39th Floor, Los Angeles, CA 90067. The Notice of Transfer must: (a) be signed by both the transferee and the transferor; (b) set forth the current address for both the transferee and the transferor; and (c) be accompanied by a copy of the proof of claim being transferred, as well as documentation evidencing the existence of an agreement to transfer the claim.

NOTEHOLDERS

Pursuant to Federal Rule of Bankruptcy Procedure 3003(b)(5), unless you are the Indenture Trustee for the 7.875% Senior Notes due 2009 (the “Senior Notes”) or the Indenture Trustee for the 9% Junior Subordinated Debentures due March 31, 2026 (the “Junior Debentures”, and together with the Senior Notes, the “Notes”), or you assert claims other than principal and interest on account of the Notes, you do not need to file a proof of claim for principal and interest on account of the Notes. Only the Indenture Trustees, and not individual noteholders, are required to assert such claims.

EQUITY INTEREST HOLDERS

Pursuant to Federal Rule of Bankruptcy Procedure 3003(b)(2), it is not necessary for an equity security holder to file a proof of interest; provided, however, that an equity security holder must file a proof of claim to the extent that such equity security holder asserts any rights as a creditor against the Debtor, including, without limitation, any claims that may be subject to subordination under section 510 of the Bankruptcy Code.

INQUIRIES AND ADDITIONAL PROOFS OF CLAIM

This Notice is only a summary of the procedures approved by the Court in this case. All creditors and other parties in interest are referred to in the Bar Date Order, the Bankruptcy Code, the Bankruptcy Rules, and the Local Bankruptcy Rules for the Central District of California for additional information regarding the filing and treatment of proofs of claim, and should consult with their own legal advisors. All questions concerning this Notice should be submitted in writing to (A) Debtor’s proposed bankruptcy counsel, Stutman, Treister & Glatt, P.C., Attn: Theodore B. Stolman, Esq. and Scott H. Yun, Esq., 1901 Avenue of the Stars, 12th Floor, Los Angeles, CA 90067; and Patton Boggs LLP, Attn: Robert W. Jones, Esq. and J. Maxwell Tucker, Esq., 2001 Ross Avenue, Suite 3000, Dallas, TX 75201-8001; and (B) counsel for the Official Committee of Creditors Holding Unsecured Claims, at the following address: Klee, Tuchin, Bogdanoff & Stern LLP, Attn: Lee R. Bogdanoff, Esq. and Jonathan S. Shenson, Esq., 1999 Avenue of the Stars, 39th Floor, Los Angeles, CA 90067. This Notice may have been sent to persons or entities that may not actually have a claim against the Debtor. The fact that you have received this Notice does not mean that you have a Claim, or that the Debtor or the Court concede that you have a claim.

/s/Scott H. Yun
Theodore B. Stolman
Scott H. Yun
STUTMAN, TREISTER & GLATT, P.C.

-and-

Robert W. Jones
J. Maxwell Tucker
Brent R. McIlwain
PATTON BOGGS LLP

Proposed Reorganization Counsel for the Debtor and Debtor in Possession