

FPFI CREDITOR'S TRUST
400 N. ST. PAUL, SUITE 600
DALLAS, TEXAS 75201

July 13, 2007

John Maxwell
President and Chief Executive Officer
FirstPlus Financial Group, Inc.
5100 N. O'Conner Blvd., 6th Floor
Irving, Texas 75039

Re: Press Release by FirstPlus Financial Group, July 12, 2007

Dear Mr. Maxwell:

It has come to my attention that FirstPlus Financial Group, Inc. ("Group") issued a press release suggesting to its shareholders that they contact me directly concerning information regarding distributions from The FPFI Creditor's Trust (the "Creditor Trust"). In connection with that press release, I understand that you published my personal mobile phone number.


Please be advised that I will not respond to any inquiries from any shareholder of FirstPlus Financial Group regarding the operations of the Creditor Trust. To my knowledge, no shareholder of Group is a creditor of the Creditor Trust, and, therefore, no shareholder of Group is a beneficiary of the Creditor Trust. As such, no shareholder of Group is entitled to information regarding the Creditor Trust. Any shareholder of Group is solely a beneficiary of whatever remaining rights Group has as a creditor of the Creditor Trust.

The Creditor Trust will not incur the cost or expense of responding to informational inquiries to Group's shareholders since such cost do not benefit the Creditor Trust's beneficiaries.

Nevertheless, the Creditor Trust's website is available to all and certainly Group's shareholders are free to visit the Creditor Trust's website.

Sincerely,

THE FPFI CREDITOR'S TRUST


David T. Obergfell, Trustee

cc: Creditor Trust Website
Joseph A. Friedman