

From: "Manhattan Mortgage" <manhattanmortgage17@verizon.net> on 03/29/2008 10:45:05 AM

Subject: Regulation Z

I think stated income loans should be available to self employed individuals. Assets can be verified. To disclose fees front and back before application is difficult for the back fees because rates change daily and I like to look at different banks and shop the loan for my clients. Most of my loans I float until I can get the interest rate my client wants. I agree to disclose upfront fee before application.

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