

**From:** yue wu <wuyue48@hotmail.com> on 04/06/2008 10:24:05 AM

**Subject:** Regulation Z

Dear Sir or Madam,

With my yrs of experience as a loan agent, I truly believe that stated income loans are really useful for the people who have no problem to make their mortgage payment, but can't disclose their income for some reasons. Pls believe that most mortgage brokers are honest and just try to help borrowers to keep their dream houses.

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