From: "Stephen Mercurio" <Stephen@stonecastle-lhf.com> on 04/04/2008 07:15:04 PM

Subject: Regulation Z

HOW ARE YOU SUPPOSED TO QUOTE YOUR YIELD SPREAD OR ORIGINATION IF YOU DON'T KNOW THE LOAN AMOUNT BECAUSE YOU HAVE NOT TAKEN THE LOAN APP? ALSO WHAT IF IT A TBD AND YOU DON'T KNOW THE PURCHASE PRICE? WHAT IF YOU CHANGE LENDERS AND YOU DON'T KNOW THERE FEES?

SEEMS PRETTY DUMB TO ME??? I AM **AGAINST** IT ALL THE WAY!!!