From: Thomas A. Mastromatto

Subject: Revision to Escrow Account

Comments:

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Comments:

you just cost seniors \$5,000 per reverse mortgage loan I have never heard of a company charging a higher fixed rate to get paid more in the Reverse Mortgage industry...The competion will not allow this because the higher the rate the lower the amount of cash the borrower gets and unless they are living under a rock it never happens.We have come so far in cutting cost and now we have put Reverse Mortgages back 20yrs...I can see the bad press already HIGH FEES origination fee,escrow fees MIP