

From: Virginia Callaway [mailto:vcallaway@Alliedhomenet.com]

Sent: Thursday, September 29, 2011 4:57 PM

To: #Servicing Compensation

Subject: [SPAM] My feelings :)

I feel like the plan to make sure servicers hold more money to back bad mortgages are a wise decision. I think it would help not causing our economy to decline even more than it already has. My only concern is if the banks hold more money from the loan...if it will affect loan originator money...We have already been lowered a lot on what we used to make. I just hope we can at least have the opportunity to make 2 pts a loan at least.

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