

From: Linda O'Malley [lindahomepointe@hotmail.com]
Sent: Wednesday, June 20, 2007 12:15 PM
To: Pollard, Alfred
Subject: conforming loan limits

To Whom It May Concern:

Given the opportunity to provide potential A Borrowers with higher conforming loan amount toward their purchase is essential in this market.

I am a Mortgage Broker in Florida that appreciates being able to offer a higher first mortgage to qualified borrowers to guarantee they receive a conforming interest rate. Many of our "established" communities have maintained home equity and the purchase prices can be any where from 400,000-700,000. These homes did not take on the "over-evaluated, over-priced" purchase prices that is being allowed by the home builders here with the end result of deflating those newer communities.

On my end - my A customers have received improved loan programs that they qualified for as a result of the higher loan limit.

Regards-

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