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August 16, 2007

Pennsylvania Department of Banking
Attn: Office of Chief Counsel
17 North Second Street A- Suite 1300
Harrisburg, PA 17101

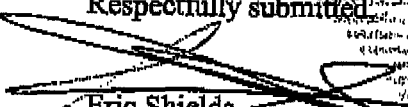
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INDEPENDENT REGULATORY
REVENUE COMMISSION

RE: New Mortgage Regulations

I am submitting this letter in opposition to the newly proposed mortgage regulations. The stated income and no-doc loans as stated, are not... we have an obligation to the consumer to place them with... for their situation. The new regulations are well intended but several have... ramifications on the industry as a whole.

Thank you for your attention in this matter.

Respectfully submitted,


Eric Shields
AFG Financial Group

Financial Group

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DEPARTMENT OF BANKING
LEGAL SECTION