

From: Cristy Fish <crifis@msn.com>
Sent: Saturday, September 22, 2012 9:20 AM
To: GFEE Input
Subject: mortgage fee

It is absurd to charge fees based on state of residence.

If a fee must be charged, charge it on ALL MORTGAGES and refund the fee to ALL borrowers that make payments for five years (or some other duration) ON TIME.

New homebuyers that have not caused the current situation should not be punished for someone else's nonpayment.

There is already enough unfairness in the system without creating more.

Regards,

Cristy Fish
FLORIDA