

**EXHIBIT 6**

A sample review of the Licensee's closed loan files revealed 19 instances in which New England Merchants collected fees which were not properly disclosed, in writing, prior to loan closing. The loan transactions are identified below:

<b>Borrower</b>	<b>Fees Paid on HUD</b>	<b>Fees Disclosed on GFE, LOCA and Attorney General's Disclosure</b>	<b>Reimbursable Amount</b>
837445	Total Fees to NEM \$2,495.00	No disclosures issued prior to settlement	\$2,495.00
845525	Total Fees to NEM \$995.00	No disclosures issued prior to settlement	\$995.00
141047871	Total Fees to NEM \$3,495.00	No disclosures issued prior to settlement	\$3,495.00
0000918914	Total Fees to NEM \$2,095.00	No disclosures issued prior to settlement	\$2,095.00
6527514-7923	Total Fees to NEM \$10,125.00	No disclosures issued prior to settlement	\$10,125.00
111515070	Total Fees to NEM \$3,550.00	No disclosures issued prior to settlement	\$3,550.00
6581546	Application Fee \$250.00	Application Fee \$150.00	\$100.00
1010045183	Total Fees to NEM \$4,013.00	No disclosures issued prior to settlement	\$4,013.00
04-2822323	Broker Fee \$8,275.00	Broker Fee \$8,000.00	\$275.00
132514531	Total Fees to NEM \$1,895.50	No disclosures issued prior to settlement	\$1,895.50
NEMCBRO0602000333	Total Fees to NEM \$6,775.00	No disclosures issued prior to settlement	\$6,775.00
26040134	Mortgage Broker Fee \$3,950	Mortgage Broker Fee \$3,695	\$255.00

00000000013273	Loan Origination Fee \$6,069.88	Loan Origination Fee \$5,500	\$569.88
303018721	Processing Fee \$490	Processing Fee \$295	\$195.00
5100014489	Processing Fee \$550	Processing \$500	\$50.00
30001046058	Broker Fee \$500.00	Broker Fee \$0.00	\$500.00
3500029714	Total Fees to NEM after Broker Credit \$5,797.50	No disclosures issued prior to settlement	\$5,797.50
0044854305	Mortgage Broker Fee \$415	Mortgage Broker Fee \$395	\$20.00
30000001265758	Total Fees to NEM \$9,495	No disclosures issued prior to settlement	\$9,495.00
			<b>TOTAL: \$52,695.38</b>