

The following is a list of fees collected from consumers at closing by Mass Lending that were not previously disclosed in writing:

<b>Loan Number</b>	<b>Closing Date</b>	<b>Fee Charged</b>	<b>Reimbursement</b>
1563270	01/26/07	\$7,670.00	\$7,670.00
0098532435-9609	06/09/06	\$6,019.00	\$6,019.00
1329920	08/24/06	\$9,010.00	\$9,010.00
0100577550-9609	07/24/06	\$1,000.00	\$1,000.00
1270660	07/19/06	\$9,311.00	\$9,311.00
161049180	05/22/06	\$4,816.00	\$4,816.00
40809176	04/24/07	\$2,637.32	\$2,637.32
605185557 & 0605185558	05/24/06	\$6,210.00	\$6,210.00
1493432	11/27/06	\$7,595.00	\$7,595.00
1216291	06/05/06	\$7,387.60	\$7,387.60
0106215395-9609	12/18/06	\$7,875.00	\$7,875.00
4852560	08/11/06	\$4,125.00 <sup>1</sup>	\$3,590.00
1377400	09/15/06	\$6,615.00	\$6,615.00
11638701	08/14/06	\$1,530.00	\$1,530.00
1434770	10/26/06	\$3,550.00	\$3,550.00
1464101	11/06/06	\$4,430.00	\$4,430.00
30000000199076	07/31/06	\$5,720.00 <sup>2</sup>	\$5,093.62
0106797830-9609	01/02/07	\$1,973.75	\$1,973.75
925000213532	05/02/06	\$7,087.60	\$7,087.60
1180906	09/14/07	\$8,095.00	\$8,095.00
1423552	10/13/06	\$7,095.00	\$7,095.00
1216556	06/08/06	\$7,505.00 <sup>3</sup>	\$5,736.23
1524395	01/03/07	\$2,065.00	\$2,065.00
5100010224	09/15/06	\$5,343.69	\$5,343.69
11564229	05/31/06	\$7,919.19	\$7,919.19
1219523	06/23/06	\$1,495.00	\$1,495.00
1559441	01/10/07	\$5,280.00	\$5,280.00
1174471	05/05/06	\$3,925.00 <sup>4</sup>	\$2,220.34
30000000227321	07/26/06	\$9,100.00 <sup>5</sup>	\$3,829.86
1169688	06/19/06	\$1,495.00 <sup>6</sup>	\$ 395.00
1009351417	08/24/06	\$2,130.00 <sup>7</sup>	\$1,530.00
5100014955	12/06/06	\$10,765.00	\$10,765.00
<b>Total</b>		<b>\$176,775.20</b>	<b>\$165,170.20</b>

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<sup>1</sup> Broker Credit: \$535.00

<sup>2</sup> Broker Credit: \$626.38

<sup>3</sup> Broker Credit: \$1,768.77

<sup>4</sup> Brokers Credit to Buyer: \$1,704.66

<sup>5</sup> Broker Credit: \$5,270.14

<sup>6</sup> Closing cost credit from seller: \$1,100

<sup>7</sup> Underwriting Fee: \$600

A review of the loan files during the 2007 examination/inspection revealed that Mass Lending, when acting in the capacity of a Mortgage Broker charged consumers an underwriting fee. These transactions are highlighted below:

<b>Loan Number/ File Number</b>	<b>Date of Settlement</b>	<b>Amount of Fee</b>	<b>Reimbursable</b>
1007899811	May 11, 2006	\$350.00	\$350.00
500034431	September 22, 2006	\$350.00	\$350.00
1009351417	August 24, 2006	\$600.00	\$600.00
1008521799	June 29, 2006	\$350.00	\$0.00
ML0602B	August 30, 2006	\$600.00	\$0.00
<b>Total</b>		<b>\$2,250.00</b>	<b>\$1,300.00</b>