

From: russcross@wellsfargo.com [mailto:russcross@wellsfargo.com]
Sent: Thursday, December 14, 2006 6:57 PM
To: comments
Subject: CSBS/AARMR Guidance on Non-Traditional Mortgage Product Risks

Thank you for the opportunity to share comments on this proposed guidance.

Please know we are supportive of the guidance as long as it remains consistent with the language of the proposed guidance issued by CSBS/AARMR. For a nationwide, state-licensed lender like our company, uniformity in state laws and regulations is strongly desired as I am sure you understand.

You re welcome to contact me with any specific questions regarding our response to the proposed guidance or other issues.

Thank you again!

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