

From: Jeff Bode <Jeff.Bode@Midamericamortgage.Com>  
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To: GFEE Input  
Subject: GFEE by state

I agree that the GFEE should be partially based upon the length of time it takes to foreclose on a property. Slow states are a risk to the GSE's to increase losses. This also might give states a reason to allow more reasonable foreclosure processes.

As a Texas lender we have a product the Texas Cash out refinance loan that has a partial judicial foreclosure process that takes longer than the non judicial and that product should be weighted differently.

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