From: <u>Miller, Renata</u>
To: <u>thirdpartylending</u>

Subject: Proposed Guidance for Third-Party Lending
Date: Monday, August 01, 2016 11:41:00 AM

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Good morning,

I have reviewed the Proposed Guidance for Third-Party Lending, and I was not clear if this also covers warehouse line relationships where the Banks only gets partial interest in the loan notes that's split between multiple Banks (each funding a small portion of the loan from individually approved warehouse lines). In my opinion, this type of relationship will and should fall under this guidance; however, the description/ definition of 'significant aspect of lending" does not contain references to note assignments.

Thank you.

Renata

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