From: Cornell-Brown, Rowan

Sent: Thursday, October 05, 2017 2:53 PM

To: 'arichards@nerdwallet.com' <arichards@nerdwallet.com>

Subject: Public Records Request

Dear Mr. Richards,

Our office is in receipt of your October 4 public records request regarding Nationstar Mortgage (d/b/a Champion Mortgage), American Advisors Group, Reverse Mortgage Solutions, and CIT Bank (d/b/a Financial Freedom).

Our staff has estimated that it will take more than 30 minutes to search for, gather and review the documents responsive to this request—the amount of time beyond which our office charges fees in accordance with 1 V.S.A. § 316(d).

You had asked to be advised if fees would be charged.

We estimate that fees of between \$15 - \$50 dollars will be incurred. With that in mind, please let us know if you would like us to move forward with this response.

Best Regards,

Rowan Cornell-Brown

Program Technician Consumer Protection & Antitrust Units Office of the Vermont Attorney General 109 State Street Montpelier, Vermont 05609 802-828-5507