

Angelo Mozilo/Managing  
Directors/CF/CCI

06/13/2005 03:08:38 PM

To Dave Sambo/Managing Directors/CF/CCI; Stan  
Kurland/Managing Directors/CF/CCI

cc

bcc

Subject Fw: Friend of Moe Muscatel and Bob Neill

This is the third deal in the last 10 days that BoA has offered that is impossible to beat. In fact the other two were substantially worse than this one. It appears to me that BofA is making an aggressive move into mortgages once again. We will have to wait until their balance sheet gets overloaded with underwater mortgages.

----- Forwarded by Angelo Mozilo/Managing Directors/CF/CCI on 06/13/2005 03:04 PM -----

David  
Kovnesky/Consumer/CF/CCI  
06/13/2005 10:12 AM

To Angelo Mozilo/Managing  
Directors/CF/CCI@COUNTRYWIDE

cc Kay

Gerfen/Administration/CF/CCI@COUNTRYWIDE,  
Doug Perry/Consumer/CF/CCI@COUNTRYWIDE,  
Maritza Cruz/Consumer/CF/CCI@COUNTRYWIDE

bcc

Subject Re: Fw: Friend of Moe Muscatel and Bob Neill

Mr. Mozilo,

Dr. Yoshida informed me that he has applied with Bank of America for a 7/1 ARM at 5.625 with 1 pt. (100% financing).

We can get him this rate for .25 pts, however, we cannot make 100% financing under this program. I have him locked in at an 80/20. Apparently, the program B of A is using targets new Doctors who just finished their internships.

He asked me to contact you in regards to matching this offer.

Please let me know how you would like me to proceed.

Thanks.

Angelo Mozilo/Managing  
Directors/CF/CCI  
06/08/2005 07:34 AM

To David Kovnesky/Consumer/CF/CCI@Countrywide

cc

bcc

Subject Re: Fw: Friend of Moe Muscatel and Bob Neill

Again, based upon the Fico the loan is approved and close as soon as you possibly can.

David  
Kovnesky/Consumer/CF/CCI

To Angelo Mozilo/Managing  
Directors/CF/CCI@COUNTRYWIDE

06/07/2005 05:36 PM

cc Kay  
Gerfen/Administration/CF/CCI@COUNTRYWIDE,  
Doug Perry/Consumer/CF/CCI@COUNTRYWIDE,  
Maritza Cruz/Consumer/CF/CCI@COUNTRYWIDE  
bcc  
Subject Re: Fw: Friend of Moe Muscatel and Bob Neill

Mr. Mozilo,

I locked in Dr. Yoshida's loan today. Please review the details below:

Purchase Price: \$760,000  
Loan Amount: \$608,000  
HELOC: \$152,000  
LTV / CLTV: 80 / 100  
Loan Type: NC 10/1 ARM I/O  
FICO: 781  
DTI: 20 / 23  
Reserves: \$20,000

Dr. Yoshida's parents may gift him a 10% down payment, but he is unsure of this at the moment. For now, he has decided on the 80/20 program.

Please let me know if you have any questions. Thank you again for the referral.

Angelo Mozilo/Managing  
Directors/CF/CCI  
06/06/2005 09:52 AM

To David Kovnesky/Consumer/CF/CCI@Countrywide  
cc  
bcc  
Subject Fw: Friend of Moe Muscatel and Bob Neill

Please call Dr. Yoshida and get the process started. Take 1/2 point off and no extra fees. Based upon his background, fico score and that he is recommended by Moe Muscatel I have no problem in approving this loan.

----- Forwarded by Angelo Mozilo/Managing Directors/CF/CCI on 06/06/2005 09:50 AM -----

TelMoe@aol.com  
06/06/2005 08:08 AM

To Angelo\_Mozilo@countrywide.com  
cc  
bcc  
Subject Friend of Moe Muscatel and Bob Neill

Angelo:

Bob Neill and I will personally vouch for Dr. Yoshida. Jeff is a real gem and is going places. You can reach me at 760-324-0687 or 760-902-6267. We appreciate your assistance.

Love you. Moe

----- Message from "Jeff Yoshida" <jeffyosh@yahoo.com> on Sun, 5 Jun 2005 23:45:12 -0700 (PDT) -----

To:

Subject:

friend of bob

Hi Moe, My name is Jeff Yoshida. I am a friend of Bob Neill and he asked that I send you some information about myself regarding a home loan from Countrywide. The house that I bid on is located in Huntington Beach and the amount of my bid was \$750,000. I am assuming that if there is a counteroffer it will likely be around \$760,000. Nonetheless, it is a 1700 sq ft home, 3bd, 2 bth with a lot of potential for appreciation. My financial situation is such that I don't have any debt (recently paid off my school loans) but I also don't have a lot of liquid cash or equity. This is because I have never owned a home and my salary in the past was quite low. My current base salary is roughly \$260,000 with the possibility for another \$50000-100000 in bonus money depending on my productivity. I should also say that I have decent credit (FICO score near or around 740).

As Bob might have told you, I completed my Urology residency, as well as medical school training, at Loma Linda University. I then completed a fellowship in Laparoscopic Oncology at the City of Hope Medical Center. My total number of years of training after medical school was eight years. After fellowship, the City of Hope asked me to join their staff and I have been there now for approx. 6 months. I am one of 3 fellowship trained urologic oncologists there. Our emphasis has been on minimally invasive surgical treatments for various cancers with a particular emphasis on prostate cancer. We perform the robotic assisted laparoscopic prostatectomy and get hundreds of patients from around the country. In fact, we have the second largest series in the country with regard to this procedure. Currently we perform roughly 600 of these cases per year. In addition, I am also the surgeon solely responsible for kidney and advanced testicular cancers. I hope this information is useful to you and would be happy to provide you with more. Please call or email me. My contact information is: cell# 310-227-6127, pager # 626 423-5123, office 626 359-8111 ext 63140. Thankyou very much for your help. Sincerely, Jeff Yoshida