

**ERVIN and ASSOCIATES**  
**INCORPORATED**

FE-193084

June 30, 1997

Ms. Pat Morgan  
Director, Office of the Executive Secretariat  
U.S. Department of Housing and Urban Development  
451 Seventh Street, SW, Room 10139  
Washington, D.C. 20410-0500

Via Fax to (202) 619-8365

Re: Freedom of Information Act Request  
235(r) Loan Modifications & Hamilton Study

Dear Ms. Morgan:

Under the provisions of the Freedom of Information Act, please provide us with the following documentation regarding section 235 program issues:

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- Copies of all loan modifications entered into regarding 235(r) program loans that were executed between 1980 and 1985 after the mortgagor challenged the legality of the interest being charged in Court; and
- A copy of any documentation provided to HUD by Hamilton Securities regarding 235(r) program loans, including the Study they initiated in May 1996. Please note that if Hamilton Securities did not have a contract for work on 235(r) loans, HUD should not be able to withhold any such information under FOIA Exemption 5.

Please note that the information requested is not for profit making activities. Considering this, Ervin and Associates should be considered a non-commercial requester and any fees assessed should be subject to the limitations on fees for non-commercial requesters.

Ervin and Associates agrees to pay up to \$50 for the processing of this request. If the anticipated fees exceed \$50, please call me at (301) 469-3422 so I may have the opportunity to reformulate the request.

Very truly yours,  
ERVIN and ASSOCIATES, INCORPORATED

*DJE*  
David J. Ervin

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