

# LENDERS UPDATE™

A MONTHLY SERVICE TO THE MORTGAGE LENDING INDUSTRY

---

## ALT & ASSOCIATES

Tel: (949) 756-5250

Attorneys at Law

Fax: (949) 756-5270

e-mail:

18010 Skypark Circle, Suite 200

[david.j.alt@altandassociates.com](mailto:david.j.alt@altandassociates.com)

Irvine, California 92614

---

Volume XII

November/December 2005

Issue

X

---

As is normal this time of the year, state and federal statutory and regulatory changes are few and far between. Therefore as in other years, we will not publish another issue of the Lenders Update until January 2006.

In the meantime, we want to thank all of you, both clients and friends, for your support to Alt & Associates during the course of this year.

***All of us at Alt & Associates wish you  
the Best and Most Peaceful of Holidays  
and our Good Wishes for the New Year.***



**Our monthly Lenders Update is published via e-mail as a complimentary service to our subscribers and clients in the financial industry throughout California and the United States. Our Lenders Update**

**Manual: A Guide to State Mortgage Lending Law is available through our website at [www.altandassociates.com](http://www.altandassociates.com)**

**Only those persons who have requested this newsletter are on our mailing list. Should you have colleagues who wish to receive this complimentary service, please have them e-mail us at**

**[susan.graaff@altandassociates.com](mailto:susan.graaff@altandassociates.com)**

**ALT & ASSOCIATES provides regulatory, compliance and licensing services, operational advice and transactional assistance, as well as litigation representation, to the financial services industry. Over the past two decades, members of the firm have represented Institutional Lenders and Mortgage Bankers and**

**Brokers in all aspects of their operations. If you have any questions please contact:**

**David J. Alt, Esq.**

**[david.j.alt@altandassociates.com](mailto:david.j.alt@altandassociates.com)**