

MEMORANDUM

To: Commission File No. S7-08-10

From: Robert Errett
Special Counsel
Office of Structured Finance
Division of Corporation Finance
U.S. Securities and Exchange Commission

Date: February 4, 2013

Re: Meeting with Representatives of the Mortgage Industry Standards
Maintenance Organization (MISMO)

On January 28, 2013 Paula Dubberly, Kathy Hsu, Rolaine Bancroft, David Medine, and Robert Errett of the Division of Corporation Finance and Stanislava Nikolova of the Division of Risk, Strategy, and Financial Innovation met with MISMO representatives, Rick Hill and Jan Davis, of the Mortgage Bankers Association. The meeting participants discussed topics relating to the Commission's April 7, 2010 proposing release regarding asset-backed securities.

Representatives

- 1) Eric Watson
- 2) Ken Fischbach
- 3) Steve O'Connell
- 4) Kristy Ricks-Reinke
- 5) Wendy Zorick