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Bear Stearns Email from Ralph Cioffi to Ardavan Mobasheri

Ralph R. Cioffi

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From: Cioffi, Ralph (Exchange)
Sent: Thursday, March 15, 2007 11:22 PM
To: Mobasher, Ardavan (Exchange)
Subject: fear

I'm fearful of these markets. Matt said it's either a melt down or the greatest buying opportunity ever, I'm leaning more towards the former. As we discussed it may not be a melt down for the general economy but in our world it will be. Wall Street will be hammered with law suits dealers will lose millions and the cdo business will not be the same for years.

Mr. Ralph Cioffi

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