

**From:** Chad Theis <chad@loans4homes.net> on 04/03/2008 06:25:02 PM

**Subject:** Regulation Z

To whom it may concern:

I oppose Docket No. R-1305.

I do agree with trying to protect the consumer, but I strongly disagree with any language which impedes competition between

mortgage brokers and mortgage lenders. This would increase the cost to the consumer, not protect them.

By making brokers disclose their YSP it would appear to consumers that brokers are making more money than lenders, when in reality the costs are the same.

This would lead to lenders charging more and the consumer getting a bad loan. 50% of the foreclosures were made by lenders.

Thank you for your time.

Sincerely,  
Chad Theis

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