

**From:** "Greg Behrmann" <GREG@MHHL.NET> on 03/31/2008 12:20:04 PM

**Subject:** Regulation Z

We are apposed to the proposed draft listed above. As mortgage brokers we must be able to revise upward or downward the borrower's interest rate and associated fees that we as brokers receive. It is very uncommon for us to know the exact rate and origination/yield spread premium we can secure for a borrower at time of application. When we take a loan application we are not yet aware of the borrower's credit score, assets, proof of income, appraised property value etc.

We as mortgage brokers must be able to revise the borrower's good faith estimate and truth in lending agreement once all of the factors of the proposed loan are secured from lender, appraiser, borrower, human resource departments of the borrower's employer etc.

Sincerely,

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