

**From:** "Dan McBride" <dan.mcbride@efsmart.com> on 04/01/2008 03:10:05 PM

**Subject:** Regulation Z

If you are requiring more disclouser, than lets make it an honest one.. How can you have a signed disclouser from a borrower on your fees and yeild spread before you take a loan application. That is redicioulas. You cant lock a loan without a loan application. If you want to make new rules make them fair to the consumer and the SMALL BUSINESS OWNER. Brokers did not creat the mortgage mess your big banks did. We work hard for our little pice of this business and get blamed for everything. I do not feel the new laws you are trying to pass will benift the consumer or the SMALL BUSINESS OWNER... Who by the way do pay there share of taxes...

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