

From: Raymond Tatum <jtatum@cbtatum.com> on 04/01/2008 10:05:06 PM

Subject: Regulation Z

To whom it may concern,

Please note I am of the opinion that the proposed rule change requiring mortgage brokers and no other mortgage originator to disclose fees prior to application, is a redundant and unnecessary change. Currently most states require a mortgage contract to be signed between the borrower and broker and all fees to be disclosed. More importantly current regulations require that the GFE disclose all fees. To place more regulations on the mortgage industry will not correct the problems within the industry it will only add additional burden to the industry.

Thank You,

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