

From: "Tricia Nardone" <tnardone@crmb.com> on 04/04/2008 03:20:03 PM

Subject: Regulation Z

I feel as a loan officer that DISCLOSING all fees and charges upfront and then NOT BEING ABLE TO CHANGE THEM would be next to impossible. It would be like going to get your car repaired at a mechanic and them quoting me a price upfront only to find out that it changes when I pick up my car. HOW STUPID! You know there are a lot of ETHICAL loan officers and brokers out there, it is a shame to think that you would be punishing everyone for the few that have not complied with the rules and broken them and have done business in an unethical manner! Or better yet how about all of those so called minorities out there that claim that nothing was disclosed to them and that they did not understand what they signed and or are signing. These are where most of the loans have gone bad and are in foreclosure but yet now everyone has to suffer!

DON'T LOAN OFFICERS AND BROKES DESERVE A PAY CHECK TOO? If we disclose all of our fees upfront then in my opinion it will end up costing people more than if we only estimate them upfront.

Sincerely, Tricia Nardone

The Mortgage Net

20 yrs in the business