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**Subject:** Regulation Z

I would like to just say that I am very honest with my borrowers...  
I do feel that it is my obligation to be fair and get the borrower a good deal and put them in a better position than they are presently in...I do take this business very personally and enjoy helping people and so do others that I know in the business.

I feel that if this legislation goes into effect...it is not only unfair but not practical.  
What business do you shop at that discloses their yield ???  
Many times we wait to lock the loan and the yield the lender pays should not affect the fees.

My fees on my GFE's are always the same at the table as they are when the docs are signed...  
and it is my feeling that this is where brokers should be regulated.

If the fees on the GFE vary from the original document the borrower signed then that should be redisclosed. I don't think it should matter to the borrower what the bank pays us for selling their service...that is our commission from the bank...or lender...but I think the fees that the broker charges to the borrower should be redisclosed before final approval if they differ from the original.  
i.e.; processing...doc prep...mortgage broker fee...origination...

Too many times ... and in previous years it happened to me... we get to the table and the broker has added or changed fees...

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