

From: "Mark Eicholtz" <mark@flatfee.com> on 04/07/2008 09:35:06 AM

Subject: Regulation Z

I would like to give you a quick & easy rebuttal to the avalanche of complaints you are certain to receive over this issue.

First, I am a mortgage broker.

Second, I have always disclosed my flat fee upfront.

Third, I pass all yield-spread-premium (YSP) back to the consumer as a closing cost credit.

In summary, my 9 year old business model is the example of how your new proposal can work.

Perhaps you can refer to my website, www.FlatFee.com, as an example.

I give you a working example, and you give me some publicity.

Sincerely,

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