

From: "David Walden" <david@Wealthbystrategy.com> on 04/08/2008 03:55:04 PM

Subject: Regulation Z

I applaud you in wanting to modernize the regulation but I have a problem when different folks doing the same thing have different rules. It is critical that everyone writing a mortgage loan should have to disclose their fees and other costs if the independent mortgage brokers must. It would not be fair for a bank loan officer to not tell what he is making on the loan and the mortgage broker doing the same job has to fully disclose fees and compensation.

Sincerely,

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