

**From:** rosemary kauffman <rosekauffman@yahoo.com> on 04/08/2008 02:05:03 PM

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**PROPOSAL:** REGULATION Z - TRUTH IN LENDING

**DOCUMENT:** R - 1305

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**RELEASE DATE:** 04/07/2008

**NAME:** ROSE KAUFFMAN

**AFFILIATION:** FUNDERS RESIDENTIAL MORTGAGE

**ADDRESS:** 1700 HAMNER AVENUE SUITE # 103

**CITY:** NORCO

**STATE:** CA

**COUNTRY:** UNITED STATES

**ZIP:** 92860

**POSTAL CODE:**

**COMMENTS:**

THIS PROPOSAL WILL NOT BE FAIR TO MORTGAGE BROKERS. THIS DISCLOSURE SHOULD BE IMPOSED ON ALL LENDERS NOT JUST BROKERS. MORTGAGE BROKERS WILL BE PUT OUT OF BUSINESS IF FORCED TO DISCLOSE ALL FEES WHILE LENDERS DO NOT. POTENTIAL CLIENTS WILL CHOOSE BANKERS WHO DO NOT HAVE TO DISCLOSE ALL FEES UNDER THE IMPRESSION BROKERS FEES ARE TOO HIGH. EVENTUALLY THIS COULD LEAD TO ALL BROKERS GOING OUT OF BUSINESS. THIS PROPOSAL WILL NOT BE FAIR UNLESS ALL PARTIES, BROKERS AND BANKERS ARE TREATED EQUALLY AND SUBJECTED TO THE SAME SET OF RULES AND REQUIREMENTS!

Blessings,  
RoseMary Kauffman