

From: Dan Sherman <dansherman_elg@hotmail.com> on 04/08/2008 01:50:04 PM

Subject: Regulation Z

As a mortgage broker, I must point out that it is impossible to predict all fees before an application is submitted, without knowing all aspects of the client's finances (which can change during the process). Other loan originators, and lenders, cannot predict these costs precisely either. So why place a crippling burden only on mortgage brokers? This proposal sounds like a boon for lenders and loan originators, as though it is special interest, and I'm sure this is not the Federal Board's intention.

Sincerely,
Dan Sherman