



**offers you, which may not be in your best interest or may be less favorable than you otherwise could obtain**". Under California state law a mortgage broker has an obligation to make a full and accurate disclosure of the terms of a loan to borrowers and to act always in the utmost **good faith** toward their principals (borrowers.) The proposed language wrongfully misrepresents the duties a broker owes his client, in probable violation of state law. Again, we wil look like dishonest "car salesman". I pride myself on my integrity and referrals. How many of those do you think I will get after this? 99% of my business are repeaty clients and referrals, I count on them! I cannot afford advertising, and this new law of yours is going to "take me down!"

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"Working for YOU since 1991"

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