

**From:** <bob@arborhomemortgage.com> on 04/03/2008 01:50:14 PM

**Subject:** Regulation Z

To Whom It May Concern: I respectfully disagree with your proposal to not restrict creditor payments to their employees while restricting payments to brokers. Having worked in a bank and with a broker while originating loans, I actually felt much more pressure to increase Yield Spread Premium while working at a bank than I do now working for a broker. I have no problem with disclosures to the borrower regarding Yield Spread Premium but I very strongly feel the creditors should be put in the same position to level the playing field and fully disclose all aspects of the process to the borrower. This way, an accurate comparison can be made by the borrower. Thank You – Bob Veldkamp

**Bob Veldkamp**

*Arbor Home Mortgage, Inc.*

Office: 805-544-6620

Mobile: 805-801-8444

[bob@arborhomemortgage.com](mailto:bob@arborhomemortgage.com)

[www.arborhomemortgage.com](http://www.arborhomemortgage.com)