

From: "Aida and Ron Vrooman" <aidaandron@msn.com> on 04/03/2008 04:40:03 PM

Subject: Regulation Z

I would think that any application of rules, new rules and laws would be applied to everyone equally. Banks are not required to disclose YSP, brokers and loan originators for brokers are required to disclose this now prior to taking a loan application. It is also disclosed by brokers and LO's for brokers on the GFE as a range between (TBD .5 and 2%) for an example.

It is also disclosed on the Final settlement statement at closing. How can the broker determine what if any the YSP will be prior to the Loan originator locking the loan?? Please get this off the table unless you are ready to treat everyone equally.

Who is writing this stuff for you folks? Bankers.

Why do you mix all kinds of items into a bill. Get focus if you want to address YSP get a knowledgeable group together that represents all of the mortgage market. Not just groups that can afford lobbyist and to be members of professional groups with their own ax to grind. Independents such as myself and bride. This is not in the publics best interest. You are forcing brokers out of business and coddling bankers.

A and R Mortgage

Ron and Aida Vrooman

14725 SW Glenbrook Road

Beaverton, OR 97007

ph 503 644 5575

Fax 503 641 8375

vrooman@msn.com

WWW.AandRMortgages.com