

From: Marcysmortgages@aol.com on 04/07/2008 11:45:08 AM

Subject: Regulation Z

Re: Docket No. R-1305

To Whom It May Concern,

Fair Trade! It that still in existence? Why do we as Mortgage Broker have to continue to jump hoops that others in our field do not? The consumers has all kinds of options available to them and we can offer them many different kinds of loans without the consumer making several different calls or inquiries. Other Mortgage Originators should have to follow all the rules as well. Why should we have to tell the consumer what we are making on a loan when the Bank personnel don't when we know in fact that they are being paid too! It is just deceiving the consumer by covering or not disclosing their fees, bonuses, ysp or whatever you want to label it, bottom line, it remains money that is being paid for the transaction.

If you a make a sale you make a living. If you make an investment of time and good service in a customer, you can make a fortune. I plan on making a Fortune!

Thanks,

Marcy M. Pero

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