

**From:** "Porter Davis" <portdavis@gmail.com> on 04/07/2008 12:30:03 PM

**Subject:** Regulation Z

Dear Governors,

Be aware: *I Vehimantly i* nsist that any disclosures apply equally to ALL mortgage originators, not just brokers.

Sincerely,

Porter Davis  
Owner Broker  
Pacific Rim Mortgage Group