

From: "Gary Hughey" <gary@cov411.com> on 04/03/2008 02:45:03 PM

Subject: Regulation Z

This cannot happen. There are many times the Borrower wants to increase the loan amount and we are stuck with the original fees. And what if the Borrower decreases the loan amount and we are over charging them. We needs this to not pass.

Regards,
Gary Hughey

949-472-2013 ext-238 direct

949-373-3694 fax

562-754-6964 cell

Web: <http://www.cov411.com/gary>



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