

From: Mike Kirsch <mjkirsch67@hotmail.com> on 04/07/2008 12:55:02 PM

Subject: Regulation Z

To whom it may concern,

In reference to your proposal.

First of all, mortgage brokers disclose on multiple forms the total amount of fees to be paid by the borrower. These include the GFE, and the Ohio Revised Code 1322.062(MLODS) form. ALL my clients already state their are way too many forms to sign for doclosing purposes in the first place. They are walked through the disclosures very thoroughly.

My clients are so happy with the way I handle my loans that most of my loans are referrals anymore. To give them even more forms to sign that state the same thing is to state that "buyers are too stupid to understand the forms they sign, so lets give them more and maybe they will get it".

Then to let loan officers at banks get off the hook with all the forms brokers have to get signed and they do not is RIDICULUS!

If you wish to contact me to discuss this do so @419-290-9809.

Thanks,

Mike

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