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Subject: Regulation Z

Please consider that by requiring YSP to be disclosed upfront, prior to application, you would not be able to seek the best "home" for the loan; thus committing the borrower to a specific program rather than letting the originator seek the program that best suits the borrower as to scores, income, and documentation. Plus, as programs change during the course of the loan's process it could result in the inability to deliver the loan as quoted.

Mortgage originators have costs inherent in operating their respective shops and the YSP has been the price that the lender (at least those that do not compete/originate) pays them to offset the cost of operating these brick and mortar shops.

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