

From: Jamilet Trimino <jamilettrimino@yahoo.com> on 04/08/2008 01:30:04 AM

Subject: Regulation Z

Dear Members of the Board,

Please allow me to introduce myself. My name is Jamilet Trimino and I am the Principal Broker/Owner for All Around Lending. We have been serving the public since 2001. Though, I'm an advocate for much needed changes to Regulation Z in an effort to protect the general public from unscrupulous brokers, please bare in mind that every industry has its share of rotten apples and our industry is not the exception. Yet, on a positive note lets also think about how many dreams we also help achieve by filling the gap between commercial lending institutions and the secondary market. Please take into consideration that if only mortgage brokers bear the burden of these changes we open the door to selective lending (allowing only those with near perfect credit the privilege of home ownership) not to mending the elimination of a complete industry which serves as financial support for many families and further adding unemployment to an already debilitated economy.

I humbly ask that the board finds more practical and less burdening measures than the proposed regulations to protect the consumers and our Mortgage Broker Business industry. One suggestion may be to continue to enforce the disclosure of YSP not just by brokers but lenders as well. Further, reconsider the highly in-practical disclosure of YSP at time of application, as we do not even know this information until loan has been approved and locked.

I thank in advance the Board of the Federal Reserve for considering these comments. If i may be of further assistance please do not hesitate to contact me.

Jamilet Trimino
Mortgage Broker/Miami, Florida
