

**From:** "Nita Dunbar" <ndunbar@fnbdurango.com> on 04/08/2008 11:50:03 AM

**Subject:** Regulation Z

I have been a mortgage banker for the past five years and have always acted responsibly when counseling a borrower on interest rates, points, closing costs, loan amounts, payments, APR, etc. In 2007 I went through vigorous training through CMPS Institute in Ann Arbor, MI, to become a Certified Mortgage Planning Specialist. I fully support and agree with the comments submitted to the Federal Reserve Board by CMPS Institute.

Respectfully,

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