

From: "Mary Derbyshire" <Mary.Derbyshire@integratedmortgage.net> on 04/07/2008 05:30:03 PM

Subject: Regulation Z

I am a Mortgage Broker in Durham, North Carolina. I have been a mortgage broker/mortgage banker for 22 years. I oppose the proposal to restrict compensation for mortgage brokers for obvious reason, (I have a family to support!) I came from another company as a mortgage banker and I feel that all mortgage originators whether bankers or brokers should have the same guidelines and criteria for disclosing yield spread and all compensation paid on a loan.

All Mortgage Originators should be able to choose the appraisal company as well. Thank you for responding to my input.

Sincerely,

Mary Derbyshire

Mortgage Planner

Integrated Mortgage Strategies

3200 Croasdaile Drive, Ste 205

Durham, NC 27705

direct 919-433-2032

cell 919-698-9434