

From: Forum Mortgage Bancorp, Dean S. Argiris

Subject: Reg Z - Truth in Lending

Comments:

Please do not vote in the proposed R-1366 bill the yield spread premium being paid to the Brokers and Loan originator's, this is our number one livelihood but more important a tool to help our clients pay certain closing close and in many cases give them a favorable rate that helps them during these trying times. So I beg of you do not take the YSP away and control the opportunity for the consumers to have a choice to purchase or refinance they homes. If you do this and control all of financing for public now and in the future all I see that this will be going back to the Jimmy Carter days where interest rates shot up to 18% and no one was able to buy or borrow money on there homes. The Administration has done a fine job stimulating the economy and reserve also has gone to great steps on cleaning up the Industry which I've been a part of for over 20-years.

Thank you for your consideration

Sincerely,

Dean S. Argiris
Forum Mortgage Bancorp