

From: 1st Nations Mortgage Corp., Jason Shue

Subject: Reg Z - Truth in Lending

Comments:

How is eliminating YSP is going to solve the problems that Wall Street started? You guys are targeting the wrong source. The sources for this housing mess are gone or are in a financial mess, i.e. Bear Stearns, Lehman, Citi. The elimination of YSP will only cost borrowers more money. Lenders already have come up with risk adjustment pricing that charges borrowers based on their credit scores and now with the elimination of YSP will only skyrocket the borrower costs.

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