

From: Partners Mortgage, Louise Buford

Subject: Reg Z - Truth in Lending

Comments:

Why can a Real Estate Agent make up to 6% and a mortgage planner only make 1%?

Why do the big banks not have to play by the EXACT same rules as the mortgage brokers play by?

Why do mortgage brokers have to disclose YSP 2-3 times or more, but the banks & car dealers do not have to disclose?

Why should mortgage planners only make the same percentage on a \$100K loan as on a \$1M loan?

There are so many other questions that I have. But the biggest one would be:

Why do you want to limit the options to the buyers--this seems to go against all that we are fighting for, which is creating a fair playing field where the buyers are protected and where they have options.

Sincerely,

Louise Buford
Partners Mortgage