

From: Orion Mortgage, Inc., Don Opeka
Subject: Reg Z - Truth in Lending

Comments:

Whatever regulations are implemented concerning loan origination, they should apply uniformly to all originators regardless of the company or type of company they do or don't work for.

The SAFE Act has made all originators subject to inclusion in one national database. Everyone in the database should be subject to the same regulations and disclosure requirements. This uniform database eliminates any excuse for treating licensed mortgage originators differently based on the company they work for or how they are compensated.

Thank you for the opportunity to be of service. Don't hesitate to call us if you have additional questions, or if we can be of service in any other way.

Don Opeka - President
Orion Mortgage, Inc.