

From: California Pacific Mortgage, April Smith

Subject: Reg Z - Truth in Lending

---

Comments:

Why can a RE Agent make up to 6% and we can only make 1%?

Why do the big banks not have to play by the EXACT same rules we play by?

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

There are loan officers and mortgage originators out there that are honest and trying to do a great job for our client. DO NOT put those of us who do the right thing about of business. These are unfair regulations. The Banks DO NOT have the client's best interest at heart and are overcharging the borrowers. I see it time and time again.

Please make laws that are in the best interest of the client and those of us who serve them honestly. Make it more difficult for the bad guy to originate a loan versus taking away the livelihood of the good guys! We pay our taxes and help keep the economy moving!

April Smith  
California Pacific Mortgage