

From: DBA West-Cal Mortgage Co., Patty LeDonne

Subject: Reg Z - Truth in Lending

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Comments:

I have been in the mortgage industry for almost 20 yrs. I am a very honest person and try to never "gouge" my clients. I feel that your regulations on the mortgage industry are unfair. The big banks do not have to disclose rebate pricing as we do. The rebate pricing is helpful to our industry in that we can offer 0 point loans to our clients. Please do not take this away from us.

Sincerely,  
Patty LeDonne  
Davis and Amaral Mortgage Consultants  
DBA West-Cal Mortgage Co.