

**From:** "Ivette Colon" <arrivasmortgages@msn.com> on 03/30/2008 08:05:03 PM

**Subject:** Regulation Z

I am a Mortgage Broker and oppose such changes as it applies to the eliminations of the stated and no-doc loans. I have worked this type of loans for many years with attorneys, like Doctors Attorneys, and CPA's and other consumers that prefer not to deal with full documentation. The majority of these consumers are very responsible clients which have paid their mortgages always on time. In addition, sometimes we need to adjust our fees, given that the underwriters counter offer to different programs, and offer interest rates that pay no yeild spread, and in those instances we need to make changes to the fees or we work for free. I oppose the changes to the Mortgage Brokers, and the requirements of disclosure.