

From: "Harry Kechiehian" <harry.kechiehian@homebancamerica.com> on 04/07/2008 11:45:03 AM

Subject: Regulation Z

We all understand why change is needed but please don't limit all the change just to brokers. I closed a loan for a client last year that worked for bank of America for 17 years and was turned down by her own job. I was able to get her approved for a level 3 with TPR and lower her rate get her into a fixed loan with the ability to lower her rate by 1% in 2 years which she has full control of... this is what type of loans we need available not all those crazy loans that wall street provided us.. you can't fault us for selling what banks and investors provide we are sales people and we sell while helping many families accomplish all their goals.. the disclosures that we currently use provide all the information a client needs to understand what is going on... IT IS IMPOSIBLE TO TELL EXACLTY WHAT THE FINAL FEES ARE GOING TO BE VALUE, INCOME, LENDERS, UNDERWRITERS, ETC. ETC.ETC. CHANGE

PLEASE DON'T MAKE THE CHANGES SO REDICULUS THAT IT WILL NOT ALLOW ME TO CONTINUE TO DO WHAT I LOVE.

Thank you,

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