

**From:** "George Featherstone" <siteselector@juno.com> on 04/01/2008 03:05:02 PM

**Subject:** Regulation Z

Good afternoon:

As a licensed Mortgage Broker for approximately 30 years, and a former fraud investigator in Fla.; I agree we need to have regulations in place for (ALL MORTGAGE ORIGINATORS) full disclosure (front end & back end fees). For approximately 8 years as an in house consultant for a local bank, I would see Mortgage brokers make a minimum of 2-3 points on the front end and 3-4 points on the back end.

Please consider alternatives to the proposed regulation which would protect consumers in their dealings with **all mortgage originators, and encourage competition on price and service.**

Thank you for your time and consideration in this regard.