

**From:** marilyn-miller@comcast.net on 04/03/2008 04:00:10 PM

**Subject:** Regulation Z

My name is Marilyn Miller with Capstone Home Loans in Silverdale, WA  
Disclosing all fees incurred in a financing of a real estate loan to a consumer should be a given, however all lenders regardless of their designations should disclose equally. It should not be a question of trust or not trust it should be much more straight forward. Most banks package and sell their loans just as mortgage brokers do and should be subjected to the same rules as any direct or indirect lender. Yield spread premiums can be used to help cover the closing costs as well as reduce the direct loan cost for the borrower. It is impossible to give precise estimates of fees that will be charged until the borrowers financial status, transaction details, type of product available, amount of the loan all of which can change as the transactions goes forward. Please make the disclosure equal for all originators and protect the consumer in their dealing with all originators. This will encourage competition on price and service which is in the best interest of the consumer. Thank you for your consideration. Marilyn Miller. Mortgage broker for 30 years.

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