

**Subject:** Regulation Z

**Date:** Apr 02, 2008

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**Proposal:** Regulation Z - Truth in Lending

**Document ID:** R-1305

**Document  
Version:** 1

**Release Date:** 12/18/2007

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**Comments:**

I have been originating mortgages for 15 years in the South Florida area. I have no issue with the government attempting to stop fraud and the origination of mortgages that don't benefit the homeowner's. I do have grave concerns with what the government is proposing to implement in my business, however. People like myself, who have been supplying a crucial service to the American consumer will find themselves in a position where making an honest living is no longer possible. There is simply no justification to allow banks and mortgage banks to originate loans without disclosing a YSP while the broker must disclose the YSP for the exact same mortgage. These monies are being paid out in both scenarios. This doesn't create a level playing field and is frankly not fair. Many brokers in America conduct business in a fair and productive manner. It would be a shame to put all of those fine brokers out of business along with the individuals who never should have been in the business in the first place. My recommendation would be to make it much more difficult to get into the business in the first place. The federal government should put together a program whereby all brokers and originators would be screened and licensed. If we are more careful with who is let into the business, my feeling is we will see quality loans that benefit the American people being originated. Please feel free to contact me if you should have any questions or comments. Thank you for

your consideration. Jeff Wilens President Mortgage Makers USA, Inc  
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