

# SHB 2770 Rulemaking - "Disclosure Summary" Comments

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**Comments:**

Here are my thoughts:

- I like a borrower signature line. I know earlier versions of this disclosure have had the signature line and have been removed. I like the line.
- Something regarding negative amortization if possible. May be illegal in WA, it is in Texas.
- How long until first adjustment.
- I do not care about the monthly reserves.
- Put the YSP amount with the origination, loan discount, and other broker fees section, or make it deliberately by itself.
- Set the rate is locked statement by itself.

Sincerely;

David Mack  
COO  
American Pacific Mortgage