

SHB 2770 Rulemaking - "Disclosure Summary" Comments

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Comments:

Please provide a detailed explanation of what should be included in "loan fees that are charged and retained by the broker or lender". Is it intended that all fees such as document preparation fees, correspondent loan fees should be included or should only APR related fees be included?

Has any consideration been given as to whether mortgage insurance costs should be disclosed? This is often a significant cost to the borrower in terms of total dollars as well as impact on the monthly payment?

Thanks
Jane Williams