

# SHB 2770 Rulemaking - "Disclosure Summary" Comments

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**Comments:**

Under section (4), the disclosure summary. Might I suggest that the payments disclosed should include taxes and insurance if the consumer has elected to escrow these expenses. To build or in some cases re-build consumer trust, financial institutions should fully disclose the full payment. The consumer would then be fully aware of how much the payments will be and be better able to judge the affordability or lack thereof.