

# SHB 2770 Rulemaking - "Disclosure Summary" Comments

**Name:** Steve Prentice

**Received:** May 30, 2008

**Comments:**

I will not be able to attend the comment of Rule Making on SHB 2770.

I have uploaded a copy of the CA Mortgage Loan Disclosure that is coupled with a sample Good Faith Estimate for DFI to Review

What I am suggesting is that this form is already imbedded in all Loan origination systems and discloses everything in easy to understand format for any borrower. If WA State adopted this form, the all LOS systems would update their forms and update their platforms. Nothing would change except the name of the State on the form and every banker,originator,broker would be updated with a simple patch from the vendor of the LOS

If WA adopted this format any and all brokers, loan originators and borrowers would have this at their disposal almost immediately and will accomplish every goal that we are trying to achieve as far as disclosing terms, conditions necessary to remain in compliance.

Please look this over and I strongly believe that this would be the quickest and best fix.

Sincerely;

Steve Prentice  
Columbia Western, INC  
509-735-355 wk  
509-948-0266  
stevep@yourloan.com