

**From:** Dean Twedt [mailto:twedt@brmemc.net]

**Sent:** Tuesday, August 14, 2007 11:42 AM

**To:** Comments

**Subject:** Proposed Illustration

Good Morning...

The concept of an illustration explaining ARMS is excellent. In my readings, approximately 35% of the people obtaining a mortgage are confused. Some do not even know the type of mortgage that they have. Will this illustration also include other risky loans e.g. 90 or 100% LTV, no interest, no income verification. This could be an excellent tool to remind the public that a "white" mistruth is mortgage fraud e.g. misstatement of income, years of employment, etc.

Have a great day!

**Dean**

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