

**From:** Frank Vorndran [mailto:fvorndran@ewmortgage.com]  
**Sent:** Tuesday, August 14, 2007 10:13 AM  
**To:** Comments  
**Subject:** Comments on New Proposed ARM Disclosure and Illustrations

I fully support the new illustrations. As a broker, it has been my duty to fully explain these potential ARM changes, but I know that other loan Officers do not necessarily take up that same duty. To that end, these illustrations will make it easier for clients to understand what they are signing up for, and how their loan product works. If you are a clear and honest Loan officer, then you can use these to fully get your client on-board with such a program, if such a program is right for them. If you aren't honest, then these will cause problems for you.

Frank Vorndran

H. Frank Vorndran III, CMPS

Assistant Sales Manager  
East West Mortgage  
1604 Spring Hill Road, 2nd Floor  
Vienna, Virginia 22182