

MORTGAGE LENDING WORK GROUP

May 8, 2008
10 a.m. - Noon
Labor & Industries Building, Conference Room 260
350 Winter Street NE, Salem, Oregon

AGENDA

Welcome/Review principles

Lou Savage

Benefit to the borrower subcommittee report (30 minutes) Phil Goldsmith &
Eric Wiley

Loan application hypothetical (30 minutes)

Steve Emory

Discussion of Proposed Issue Clusters (60 minutes) Lou Savage/Work Group

<i>Issue Cluster #1</i>	<ul style="list-style-type: none">• Obligations of mortgage brokers to borrowers• Best loan for borrower's circumstances
<i>Issue Cluster #2</i>	<ul style="list-style-type: none">• Clear disclosure of all fees, terms, and costs• Compensation, fees, terms

Closing/Future Meetings

Lou Savage