

**Attachment No. 1 to Concise Explanatory Statement: Written
Comments on SHB 2770 – One Page Disclosure Summary**

Doc. No.	Date	Commenter	
1.	May 5	Peter Mucklestone	Considered, revisions made.
2.	May 7	Michelle McDonald, Primerica.	Considered, no action taken.
3.	May 22	Jillayne Schlicke	Considered, revisions made.
4.	May 22	Joseph Buckman	Considered, no action taken.
5.	May 23	Diana Gilmore, Online Documents	This comment is from a forms company. No specific action was taken on the comment.
6.	May 23	“This form is already being used.”	Considered, no action taken.
7.	May 27	Joe Prevost	Considered, no action taken.
8.	May 28	Thomas Alexander, Horizon Bank	Considered, probably no action for rules (maybe definitions), but possible FAQs.
9.	May 29	Bradley Allen	Considered, revisions made to re-disclosure, definition of YSP.
10.	May 29	Chris Kulack	Not a substantive comment.
11.	May 30	Peter Giamporcaro, GMAC ResCap	Considered, revisions made.
12.	May 30	Steve Prentice	Considered, no action taken.
13.	May 30	Susan Greenwald, Homestreet Bank	Considered, some revisions made.
14.	May 31	Alliance to Prevent Predatory Lending	Considered, revisions made.
15.	June 2	Alliance to Prevent Predatory Lending	Considered.
16.	June 2	Marc Gaspard, Washington Financial League	Considered.
17.	June 2	Greg Hanon, Primerica	Considered. See also notes on July 2 oral testimony (attachment 2 to CES).
18.	June 2	Scott Hazelgrove, Washington State Financial Services Association	See also oral testimony on 6/2/08. Considered, some change made.
19.	June 3	Mark Brenman, State Human Rights Commission	Considered.
20.	June 4	Gary Gardner, BECU	Considered, action forthcoming on applicability to HELOCs.
21.	June 7	April Pierson	Not a substantive comment.
22.	June 6	Jeffrey Lorsch	See notes on July 2 oral testimony (attachment 2 to CES).

23.	June 9	Diana Gilmore, Online Documents	This comment is from a forms company. No specific action was taken on the comment.
24.	June 10	Patrick Cannon	Not a substantive comment on the rulemaking.
25.	June 10	Bradley Allen	Considered, ongoing issue.
26.	June 11	Neal Darrow	Considered, not really a substantive comment on this rulemaking.
27.	June 12	Sugita Seeley, BECU	Considered, revisions are forthcoming.
28.	June 13	Joe Prevost	Considered, not a specific comment.
29.	June 13	Michael Edwards	Considered. Not a comment on the rulemaking.
30.	June 16	Thomas Brinschwitz	Considered, revisions are forthcoming.
31.	June 17	Melissa Hoff	Considered. Not a comment on the rulemaking.
32.	June 17	Kyle Everett	Considered, no revisions.
33.	June 17	Robert Bushnell	Considered, not a specific comment.
34.	June 17	Andrea McGee	Considered, no revisions.
35.	June 18	April Pierson	Considered, not a specific comment.
36.	June 18	Kevin Engstrom	Considered, no revisions.
37.	June 20	Jane Williams	Considered, revision forthcoming.
38.	June 20	Gary A. Bracht	Considered, revision forthcoming.
39.	June 20	Mike Raskasky	Considered for the rules. Revisions reflect the change.
40.	June 23	Bill Hilliard	Considered. Not a comment specific to the disclosure summary. May be appropriate for interpretive statement or for general applicability of 2770.
41.	June 25	Bud Hedrick	Considered, revision forthcoming.
42.	June 25	Lisa Klicka	Considered, revisions are forthcoming.
43.	June 25	Bud Hedrick	Considered, some changes made.
44.	June 30	Don Burton	Considered, redisclosure parameters being discussed.
45.	July 1	Adam Stein	Considered. Revisions forthcoming.
46.	July 2	Adam Stein	Considered, definition of YSP being discussed.
47.	July 2	Bradly Allen	Considered, changes forthcoming
48.	July 2	Frances K. Hall	Considered, not relevant to this rulemaking.
49.	July 2	Donald Burton	Considered, some changes made.
50.	July 2	Jeffrey Lorsch	Considered, some changes made.
51.	July 2	Washington State Financial Services Association	Considered, some revisions forthcoming.
52.	July 2	Gary Gardner, BECU	Considered, some revisions forthcoming.
53.	July 2	Fred Corbit, Northwest	Considered, some revisions forthcoming,

		Justice Project	comment may appear in the rules.
54.	July 3	Stacy Augustine, Washington Credit Union League	Considered. Some revisions will appear in the rules not the form.
55.	July 7	Danielle Friedman	Considered. Revision forthcoming.
56.	July 7	Matson Mortgage	Considered, some revisions forthcoming.
57.	July 8	William Daley, Washington Community Action Network	Considered. Revision forthcoming.
58.	July 8	Jeffrey Lorsch	Considered, some changes made.
59.	July 8	Marge Bearman, Choice Lending, Inc.	Considered. Revisions forthcoming.
60.	July 9	Dana Murphy Love, WAMB	Considered. Revisions forthcoming.
61.	July 11	Jeffrey Lorsch	Considered. Revisions forthcoming. See also notes on July 2 oral testimony (attachment 2 to CES).
62.	July 11	Peter Mendoza	Considered. Not a specific comment on the disclosure summary. No changes made as a result.
63.	July 15	Phyllis Kaczmariski for Twinstar CU	Considered. See also notes on July 2 oral testimony (attachment 2 to CES). Revisions forthcoming.
64.	July 16	Joe Anne Wilkerson	Considered.
65.	July 18	Marylou Lovell	Considered. Revisions made.
65.1	July 21	Joe Prevost – Pioneer Financial	Considered
65.2	July 21	Jeff Lorsch	Considered
66.	July 23	Kat Overnam, WA ACORN	Considered, some changes made.
66.1	July 24	Jeff Lorsch	Considered, some change made.
67.	July 25	Pat Naselow	Considered.
68.	July 25	Greg McKim	Considered; no changes.
69.	July 25	Pat Naselow, WAMB	Considered, ongoing issue.
70.	July 30	Steve Prentice	Considered.
71.	Aug 5	Rebecca Myers, CitiFinancial	Considered, some changes made.
72.	Aug 6	MBPA Commission	Spokane Commission Meeting
73.	Aug 8	Jason Eadon	Considered.
74.	Aug 10	Gary Gardner, BECU	Considered, some changes made.
75.	Aug 11	Bradley Allen	Considered, some changes made.
76.	Aug 11	Jeff Lorsch	Considered, revisions forthcoming.
77.	Aug 11	Washington ACORN	Considered, some changes made.
78.	Aug 12	David Mack	Considered, some changes made.
79.	Aug 14	Keith Tibbles	See also oral testimony 8/11/08.
80.	Aug 18	Kat Overman, WA ACORN	Considered.
81.	Aug 20	Gary Gardner BECU	Considered, some changes made.
82.	Aug 20	Don Oneida	Considered.

83.	Aug 21	Michelle Pernel-Hepburn	Considered. Earlier drafts followed this suggestion but a decision was then made to not use that method.
84.	Aug 21	Rebecca Myers, CitiFinancial	Considered; some changes made.
85.	Aug 24	Jeff Lorsch	Considered, some changes made.
86.	Aug 25	Stacy Augustine, WCUL	Considered, some changes made.
87.	Aug 27	Jane Williams	Considered, some changes made.
	9/3/08	CR-102 FILED	
88.	9/4/08	Mark Solomon	Considered in early drafts. Revised.
89.	9/4/08	John Murray	Considered.
90.	9/19/08	Michael Mullin	Considered.
91.	10/6/08	Stephen Bozick	Considered, further instruction in using the forms will be provided in the form of FAQs.
92.	10/7/08	Bradley Allen	Considered.
93.	10/6/08	Jeff Lorsch	Considered, some changes made.
94.	10/8/08	Jeff Lorsch	Considered for an FAQ for industry for using the forms.
95.	10/9/08	Scott Hazelgrove, Washington State Financial Services Association	Considered.