

January 23, 2014

Karen Deis
LoanOfficerTraining.com
(Via Email)

Re: *Opinion*

Dear Ms. Deis:

I have viewed the education videos and am of the opinion that they do not violate any consumer disclosure or CFPB rules or regulations.

As the CFPB is a new federal entity and is releasing new regulations at a rapid pace it is important that prior to using the videos that you check for any new federal, state or local laws that may conflict with each video.

Randall Wood, Esq.