

**From:** crybecky@aol.com on 03/28/2008 04:05:40 PM  
**Subject:** Regulation Z

Hi- I have been in the mortgage business my entire career (25+ years) and a large majority of that time in risk management as an underwriter. The proposed rules will only cause a further tightening and shrinking of a vital resource for American citizens - our credit. Yes, credit was loose and anyone and everyone seemed to be on the bandwagon to buy a house....this is not mortgage brokers fault or bankers fault or Federally regulated lenders fault but the loose credit requirements investors had in search for high yields. Yes, there should have been a better job done to educate those that do not understand what getting into a mortgage loan is all about. However, some of the restrictions that are in this proposed rule to not make sense nor are they fair to the different levels of brokers and lenders in the USA. Currently there are Automated Underwriting Systems that the GSE's require conventional and government loans to be run through. These systems and good underwriters are what we need to continue to rely on and trust for good lending decisions. Initiating more disclosures or requirements for originators - will just confuse consumers. Whether a loan officer from a brokers shop or a mortgage bank or a national bank, everyone should be held to the same standards. Otherwise we will be killing even more businesses and jobs and the right for the consumer to make their own decisions regarding their financing.

Thank you for your attention!

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