

From: info@rippleeffectmarketing.com on 04/01/2008 04:10:03 PM

Subject: Regulation Z

To Whom It May Concern:

This reminds me of something my Father once said: because one Cow kicks over a lantern causing the barn to catch on fire does not represent "killing all the Cows".

The majority of the housing industries problems have stemmed from the stupidity of the consumers and the greed of the lenders...not from the Mortgage Broker fees.

It continues to astound me in our toppling "don't blame me" society; the smallest dog in the pack must take the kick, in this case the witch hunt points to the Mortgage Broker, the smallest dog in these times.

Putting the Mortgage Broker on the "extinct species pile" will not save anyone, it will only cause more chaos in an already chaotic situation.

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