

From: djweinberger@aol.com on 04/07/2008 03:25:03 PM

Subject: Regulation Z

To Whom It May Concern,

I understand and respect what the United States government is trying to do in regards to the housing and mortgage situation. However, the above referenced change in law (Docket No. R-1305) will put all mortgage brokers out of business. I know certain Brokers were doing unethical things, but someone who is up front and forthright, like me shouldn't have to suffer. Mortgage brokers, like me, offer consumers different programs from lending institutions and work closely with consumers, understanding their needs and doing what's best for the consumer. Mortgage brokers offer people of all walks of life an array of options as well as loan programs that are the same or even better than what the traditional lenders offer. The changes you are considering will hurt me personally as well as the customers who know and trust that Brokers are finding them the best possible deal. The effect will also be a change for the worse, to our economy. Please do not vote any of these proposed changes into law.

Sincerely,

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