

**From:** "Harry Spearman" <harryspearman@gogulfstream.com> on 04/07/2008 05:15:04 PM

**Subject:** Regulation Z

I hahe had a mortgage brokerage business since 1979. You are literally legislating me out of business. My entire family is employed by my company. We are having a hard enough time keeping our business afloat during this tough market. I have always tried to operate clean business. YOU PEOPLE SHOULD BE ASHAMED OF YOURSELVES!

Harry C. Spearman CMC, CRMS  
Gulfstream...Your Mortgage Source  
4645 Clyde Morris Blvd., Ste 409  
Port Orange, FL 32129

Phone: 386-788-5211 Fax: 386-756-1781