

**From:** "Roxanne" <acorntg@fdn.com> on 03/27/2008 10:10:12 AM

**Subject:** Regulation Z

To whom it may Concern,

Why are you going to the extreme on The Mortgage Broker Industry it was not us you caused this mess in the Real Estate Industry. We have been regulated too death!!! What about the Investment Banker who set up these loans that set the client up to fail.

What needs to be done is go after the Real Estate agents as well as the Mortgage Lenders and Mortgage Brokers that did this to our industry.

I have been in this business for over 25 years I can set in my office and know I never sold the sub-prime type loan that set the client up to fail. Pull your head's out of your ass"es and go after the people who made the Millions knowingly they were gong to hurt the consumer!!!!

With what your doing with this legislation it is hurting the good hard working Mortgage Broker that never sold a crap negative sub-prime loan even though on a daily bases was having them pushed down my throat by the lenders.

GREED is what ran the train and no one in the Federal Reserve was watching the BANK!!!!!!

As always it's the hard working consumer doing the right thing getting hurt when the government gets involved.

When in reality it was you or GreenSpand that wasn't doing there job.

It was Brokers like me that told consumers not to take that type of negative mortgage loan.

Get off your butts and punish the bad guys not the good Brokers!!!!