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Subject: Regulation Z

These rules changes are ridicules. No homeowner or potential home owner will be able to get loans with out mortgage brokers. These rules will not only hurt Mortgage Brokers but hurt society as a whole. The main problems are the banks and the underwriters. They tried to make the most money. Offered bogus programs and now people are in trouble. The banks should be responsible not the Originators. Make the banks give principal reductions and more homeowners will stay in their homes.

God Bless,

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