

**From:** "Mike Manieri" <MManieri@mortgageinstituteinc.com> on 03/27/2008 04:15:05 PM

**Subject:** Regulation Z

The proposed legislation change of Docket #R-1305 would be extremely detrimental to both the consumer and the mortgage brokerage companies. The proposed changes would make it virtually impossible to conduct business and it would not only put me and the other tens of thousands of professionals in this field out of business but it would severely limit the consumer from its options in obtaining loan financing. It is hard enough for the consumer to obtain financing and this would only hurt their chances more driving the housing market into a worse spiral than it is already in. I am typing this e-mail in hopes that it will make a difference. I am just one person but feel quite strongly and will stand by my convictions. I hope this makes it to the appropriate party. Thanks

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