

From: "Kathy Fehl" <kathy@castleloans.com> on 03/27/2008 07:45:03 PM

Subject: Regulation Z

Re: Docket No. R-1305

Please remember that the mortgage industry has brought competition and with it the possibility of home ownership, of profitable building, and a flourishing economy.

I don't think the problems in the credit industry can be solved by putting a straight jacket on brokers.

It seems as though the genesis of the problem is more in the realm of the methods investors used to analyze risk.

Also lots and lots of people have been laid off, or spent money foolishly, two separate problems that have nothing to do with the broker business.

Would it really help the people of the United States to have the potential for getting loans limited to the discretion of the very, very few?

Thanks, Kathy Fehl
Weyauwega, WI.