

From: California Mortgage <californiamortgage@sbcglobal.net> on 03/28/2008 04:45:02 PM

Subject: Regulation Z

Hi, my name is Greg Billmeyer. Thank you for considering my input on this matter. I am a California mortgage originator for over twenty years. **I do not believe making some originators and not others follow certain rules is promoting fair competition for all.** I am not sure how I could comply with the proposed changes with rates changing not only day by day, but hour by hour. It would be difficult however if every originator had to comply then we would all have the same additional challenges. Essentially, I provide a great service to my clients, and I work with the highest integrity. If you make it more difficult for me to provide that service then the client(consumer) would be harmed.

Feel free to contact if needed.

Sincerely

Greg Billmeyer

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