

From: "Scott E. Schaller/Centerpointe" <scott@centerpointelending.com> on 03/28/2008
05:50:02 PM

Subject: Regulation Z

I Scott E. Schaller a mortgage broker of California object to the approval of Docket R-1305. Why ae you only having the mortgage broker community adhere to this proposal, when banks who's fees are always higher than a mortgage broker's, DO NOT have to disclose this information?? I DO NOT APPROVE THIS MEASURE!!!!