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Subject: Regulation Z

I would like to say that we as mortgage brokers are not the fault of all the problems with the kind of mortgages that mess our economy up it was the change takers wanting to make the fast cash and knew what they were signing for. I dont understand that we impliment these rules and we dont think about the long term consequence and that is if this rule goes through how do you destroy a career tha thousands of people need the service of brokers. For example a broker is like a social worker who counselors and there are millions of people who count on our service. I understand that the the system has to be looked at but it should be monitored that the consumer is clear of the type of finacial obligation that are about to enter however it should not affect the way a person makes a living and this is way I oppose this ruling.