

From: <didier@ddamortgage.com> on 03/30/2008 09:55:04 PM

Subject: Regulation Z

As a mortgage broker for the last 20 years, I feel it is imperative to have regulation and control, but please understand that the mortgage broker does provide the best low cost for the consumer, look at bank of america which as a lender has no disclosures but can sell no closing cost loans that has origination and the rate being so much higher using the ysp to make additional monies, personally that will be the next great lawsuit from the consumer

I have closed personally over 1 billion of mortgages in the last 20 years, why am I surviving in this market today, because of the service, low cost mortgages that I have provided 24/7 . This is my livelihood,

How much will you have to bail out the banking system this year if it does not put us in dire straits, the fact is the wall street and the banking system were greedy and now placing the blame on the mortgage broker,

We all want regulation, we all want the same protection from the brokers as well as the bankers,

We can work as a team and make the american dream!!!

Thank you for looking into this matter and making it fair for all

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