

From: "Mike McClamma" <mikem@ddamortgage.com> on 03/31/2008 09:30:02 AM

Subject: Regulation Z

As a broker of 13 years I can say that all of my past clients were very pleased with my performance vs. going to a bank.
To put language in that puts mortgage brokers at risk of becoming extinct is a great disservice to the American public.

Respectfully,

Michael McClamma
Commercial & Residential Senior Mortgage Consultant

D.D.A. Mortgage, Inc.

29296 US HWY. 19 North, Suite 104

Clearwater FL 33761

Office: 727-784-5555

Fax: 866-824-4561

Web: www.ddamortgage.com