

From: <arren@fixedratebanker.com> on 03/31/2008 01:35:03 PM

Subject: Regulation Z

We should have the same rules as all the banks. This is how we earn our living and help clients get the best rates and fees. The banks are being beaten out in pricing so they want a stop to all of this or make it harder for brokers to offer cheaper and best cost services. Its def needed to be regulated and that's why we send our disclosures before they sign loan documents and after so it's never not disclosed.

This is not a cry for help it's a request for fairness in our industry.

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