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Subject: Regulation Z

I am dead set opposed to Docket No. R-1305.

You are not going to correct the problems in the mortgage industry by imposing additional rules and regulations on the Mortgage Brokers without imposing the same rules and regulations for everyone in the Financial/Banking/Mortgage industries. The investors on Wall Street dictate to the Banks what type of mortgages they will buy. The Banks dictate to the Mortgage Brokers what type of mortgages they will accept. The Mortgage Brokers are on the tail end of the forces that drive the mortgage industry. Docket No. R-1305 would have the tail wagging the dog and not the other way around.

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