

From: Jim Young <JYoung@NickelCityFunding.com> on 04/01/2008 11:05:47 AM

Subject: Regulation Z

The current wording of this proposal is unfair to the independent mortgage broker. Rather than constrict every mortgage broker from earning an honest living with the terms of this docket, regulation should be made to increase necessary qualification of the mortgage broker.

Every mortgage broker isn't unethical or dishonest. Most mortgage brokers hold themselves to a high standard of ethics, and it is not fair to penalize all of us for the crimes of a small percentage of our industry.

Regards,
JY

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