

**From:** Normaminnis@aol.com on 04/01/2008 11:10:04 AM

**Subject:** Regulation Z

I am not sure what it is you are trying to achieve.

Why do you think the disclosure on a document before closing will stop fraud?

You cannot legislate enough laws to make dishonest people honest.

Why do you think that only mortgage brokers should have to go through this process? Don't banks make a profit...which is what a yield spread premium is.

It is obvious that no one making the rules has ever originated a loan. I know this is not helpful but there are others who will have detailed comments.

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