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Subject: Regulation Z

Do you people know or even care that the independent mortgage broker only follows the rules of the lender.....the lender has and always will have the final say, when underwriting a loan.....and yes, the lender **must** underwrite the loan.....if the lenders were not so greedy, we would not be in this mess.....so now, what you are doing, is spending my tax money to bail out the greedy lenders, and punishing the brokers....what a novel idea.....

Irene P. Shuaib