

**From:** Fernando Perez <fnperez@hotmail.com> on 04/01/2008 12:00:04 PM

**Subject:** Regulation Z

To whom it may concern:

At a time when lenders are already making it very hard to even get a loan the Fed. is coming up with more rules. This will reduce the number of borrowers and will make the housing mess even worse. Yet even a teller can take a loan application at a bank and banks do not have to report all the income they make, unlike mortgage brokers. Why not require the same rules for everyone and make everyone responsible by making everyone licensed. Why not require the banks to show all the profit they make on a loan.