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Subject: Regulation Z

UNFAIR!

We must not let this pass into Law!

The economy is bad enough as it is without putting another group of business owners out of business!

The Mortgage Broker is **NOT** the guilty party...the BANKS **ARE!**

As a Mortgage Broker, one can only give the consumer/client the product that the Banks provide to the Mortgage Broker...

Let's put the responsibility where it really belongs, not on the Broker, but on the provider of the loan...the Broker does not make the rules, the Bank does!

An Honest Mortgage Broker.