

From: "Kevin Alsup" <kalsup@flgfl.com> on 04/02/2008 09:35:02 AM

Subject: Regulation Z

Hello,

My name is Kevin Alsup and I own Fidelity Lending Group LLC in Jacksonville FL. I want to express my disappointment in the new legislation being brought up to the Board of Governors proposing to amend Regulation Z. The reason I feel it is unfair is that your significantly handicapping the broker and not the lenders. We all want the customer to be well informed and we are doing that now. However what will happen by you doing this, is make less competition in the market and that will as history shows cost more to the borrower, also the cost if this passes would still be hidden to the consumer. We work hard for our customers and our families and just request that we all have an even playing field.

Respectfully,

Kevin Alsup

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