

From: "John Ryan" <jryan@efgma.com> on 04/02/2008 10:25:04 AM

Subject: Regulation Z

Dear FED and other concern people,
If a profit preannouncement must be made and disclosed please have this rule included in every mortgage application taken in America.

I worked at Home Federal Savings Ma., Consumer Bank Ma., Eastern Bank Ma., and Bay State Savings Bank Ma. in all my 16 years working for banks never did I attend one meeting were the management attempted to reduce costs because we were a 'trusted advisor'.

In fact at one Bank I received a \$2,500 bonus for implementing a processing fee without any adverse effect or complaints recorded by the marketing department.

National Mortgage Licensing is an outstanding step toward making our industry so much more the better, thank you for your leadership in this area.

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