

From: "Tom Ridley" <tridleyre@verizon.net> on 04/01/2008 01:35:03 PM

Subject: Regulation Z

My name is Thomas Ridley from Brandon , Florida – I am a Mortgage Broker and I am **proud of the service** I have provided my clients. I have offered my services in professional manner, following all Regulation Z rules and HAVE DEFINITELY BENEFITED MY CLIENTS , by providing them HONEST & PROFESSIONAL SERVICES.

It is obvious that some reform is need to help **further protect the consumer** and I am all for BETTER CONSUMER PROTECTION, because we are all effected by bad business practices. **My concern** is **your distinction between a BROKER & A LENDER ORIGINATORS** . We BOTH provide the **same** professional services, offer the **same** products and the consumer does NOT recognize the difference between a BROKER & a LENDER . They are concerned only about getting the BEST LOAN PRODUCT & SERVICE . My experience is that most BORKER I know, provide the BEST LOAN AVAILABLE for the BORROWER & also extremely personal and professional services.

Both BROKERS & LENDERS offer the SAME LOAN PRODUCT , **which are made available by the LENDERS , who follow both government and industry LOAN REEQUIREMENTS & GUIDELINES –**

The BEST SOLUTION FOR PROTECTING THE CONSUMER IS TO INSURE ALL LOAN PRODUCTS BEING OFFERED BY THE LENDERS ARE “ FAIR “ and HAVE PROVISIONS & GUIDELINES to PROTECT THE CONSUMER, without **OVER COMPLICATING THE PROCESS & REGULATIONS.**

If this is done BOTH BROKERS & LENDER WILL OFFER and IMPLEMENT the best loan available for each consumer.

PLEASE DO NOT MAKE DIFFERENT RULES FOR BROKER & LENDER ORIGINATORS . WE BOTH FOLLOW THE SAME RULES and OFFER CONSUMER PROFESSIONAL SERVICE AND OPTIONS.

Thank you for your consideration of these comments.

Thomas Ridley