

From: "cluby" <cluby@earthlink.net> on 04/02/2008 11:50:05 AM

Subject: Regulation Z

I received a notice that the Federal Reserve is considering doing away with the "Mortgage Broker Business"

1st of all not all Mortgage Broker Businesses are the same. The car salesman and foreign individuals Whom I

know were in fact High Interest and points lenders. If you look at the ages of the greedy ones this makes a huge difference.

This is my true profession. I have been in this business since 1983. I am now 48 I only know this business.

If you fully intend on doing away with this business get me a job with the Federal Government. I will work for the Government.

I need a job. Because of rising of the second (Prime Rate) so many times in the past 4 years it made impossible for the 1st]

time home buyers to hold onto their properties. Your plan worked to do away with Prime Lenders. But, the fall out

was truly unexpected? Help me help you. Get me a job and I will help find the ones whom gauged the un-knowing.

I have always been a straight shooter. By the book. This is a good industry but the regulation was lax. Or not enough

investigators. I hope we can work something out.

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