

From: "Nick Kouimanis" <nktex41@verizon.net> on 04/02/2008 12:05:03 PM

Subject: Regulation Z

I understand that there is a need to regulate our industry so the issues we currently having don't happen again. With this being said there is still a great demand for Mortgage Brokers who much harder then the bank for people with less then perfect credit. We didn't cause the housing crisis but yet we are being driven out of the industry that is needed to help people. There also needs to be a place for self employed individuals to get a loan since the job market is declining and pushing people that way.

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