

From: "Dan Hoard" <dan@hoardhomes.com> on 04/01/2008 07:05:03 PM

Subject: Regulation Z

I am both a Real Estate Agent and a licensed home builder. I cannot, or ever have gotten a better deal financially by going to the bank for a loan as compared to using a mortgage broker. Isn't this still the land of opportunity? Or is it just that the banks want to limit our ability to SAVE money by forcing out the competition thereby putting more money into their pockets? I do not see how limiting a mortgage broker is either fair trade practice or ethical. If the broker needs to be regulated in such a way that it gives a bank the upper hand now, isn't that called discrimination? How many times over the last six month's has the Fed lowered the interest rates to the banks, yet I the consumer have not seen one dime of that offered to me? And now those writing laws want to take away my "options"? Please reconsider the little guy (me) before you take away my options.