

From: "Tom Greiner" <tom.greiner@mannmortgage.com> on 04/01/2008 05:05:04 PM

Subject: Regulation Z

Dear Sirs,

Regarding the proposed rule amending Reg Z, PLEASE take more time to analyze what this will do to the consumer and mortgage industry. It is 4 pages long! It is not any clearer, its just longer. It will cost the consumer more. Bundled services will be more prevalent and again, cost the consumer more. I don't like change for the sake of change as has been requested by legislators recently. The market is working itself out.

Please reconsider this amendment and use common sense to explain these terms. We don't need more words. We need a few words that a consumer understands. Thank you.

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