

**From:** "Bryan J. Mittler" <bmittler@gmfinanciallc.com> on 04/01/2008 10:35:09 PM

**Subject:** Regulation Z

While I am sure the intentions behind this law are good, they are entirely misguided. The net result will be punitive to the average American homeowner. As credit from lending institutions is drying up for home loans, all regulations should be guided to give everyone in the mortgage process more choice and capability.

Truly,

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