

From: "Cathy Steimle" <cathysteimle@socal.rr.com> on 04/04/2008 04:50:03 PM

Subject: Regulation Z

Federal Reserve,

I feel that if this law passes it will place a lot of good professionals in hardship and take away the full idea of competition. I feel that our commission does not seem to be the problem in this mortgage mess. I believe the true problem lies within the loan products that all the bank got rich on. I feel that all we are doing now is trying to pass the blame to mortgage brokers. We are not the blame of this mess. I am sure there are a few bad apples as in every industry even the white house. Please do not pass or sign this bill.

Sincerely,

Chris Tsamoudakis
Sterling Coast to Coast
91 Avenida La Pata
San Clemente Ca 92673
Mortgage Broker