

From: "Steve Corcoran" <Steve@CrossCreekLending.com> on 04/03/2008 09:45:13 AM

Subject: Regulation Z

To Whom It May Concern:

As a proud member of the mortgage profession for the past 27 years I implore you not to pass legislation that would in effect eliminate mortgage brokers. We are NOT the problem. Please do not make us out as scapegoats for the country's financial woes.

Thank you for your consideration. I do VOTE and so do other mortgage brokers!

Steve Corcoran

Owner & Licensed Mortgage Broker

Cross Creek Lending

Steve@CrossCreekLending.com

Member FAMB & NAMB