

From: "Bill Ziegler" <bill@zieglerrealty.com> on 04/02/2008 06:30:03 PM

Subject: Regulation Z

Dear Board of Governors of Federal Reserve System,

I, Bill Ziegler, am a mortgage broker from Deerfield Beach, Florida.

I am writing to express my support for the consumer protection that is being considered for the proposed amendments to Regulation Z. There is no doubt that today's consumer needs all the protection and education they can get.

However, I respectfully oppose the proposal that would restrict or otherwise single out the compensation for mortgage brokers.

I am an honest person and take my profession very seriously. I am an intermediary to both sides of the transaction - lenders and borrowers - and adhere to the appropriate guidelines as established by the lenders and the governmental regulations. My intent has always been to facilitate the transaction in a legal, moral, and ethical manner.

The world of lending is complicated enough with blurred lines of distinctions about mortgage brokers, correspondent lenders, and direct lenders. The public has trouble distinguishing between the various entities. Nor, do they really care as long as they get a loan and are able to afford it.

Having said that, it seems unfair to single out one particular business entity, specifically mortgage brokers, over another with special disclosures, restrictions, and limitations. All I ask is that any decision you make regarding disclosures apply equally to all mortgage originators and not just single out mortgage brokers.

Thank you for your consideration.

Kindest Regards,

Bill Ziegler

954-588-0672 - voice
877-794-3453 - fax

Licensed Real Estate Broker
Ziegler Realty, Inc.
www.zieglerrealty.com <<http://www.zieglerrealty.com>>
bill@zieglerrealty.com <<mailto:bill@zieglerrealty.com>>

Licensed Mortgage Broker
Transcontinental Lending Group
billziegler@TLGFamily.com <<mailto:billziegler@TLGFamily.com>>