

From: "Gordon Ruef" <ruefg@bellsouth.net> on 04/03/2008 10:30:03 AM

Subject: Regulation Z

I am 100% in favor of the proposed changes to the treatment of Mortgage Brokers. They have looked the other way, when consumers were abused and have totally lost credibility in this discussion. Florida requires 24 hours of education and passing a licensing exam. The 24 hours of education is going over potential test questions on the exam. If you are afraid of APR disclosure it must be because your predatory fees will have to be disclosed to the customers. The world would be a better place without mortgage brokers.