

From: "Pam Klein" <pklein@dfwlawyer.com> on 04/03/2008 10:40:04 AM

Subject: Regulation Z

I work for a Mortgage Broker in the State of Texas. Please do not pass this regulation as MANY people's livelihoods would be affected in an industry that is already suffering greatly due to lenders and investors on Wall Street making very poor decisions on their lending practices. Please do not punish the mortgage broker for these mistakes. Please DO NOT PASS this regulation. Thank you!

Pam Klein

Closer

Thomas P. Jackson & Assoc.

972-739-2596 (p)

972-739-2539 (f)