



F&I Mortgage & Financial Services, L.L.C.

April 07, 2008

Jennifer J. Johnson, Secretary

Re: Comments on Amendment of Regulation Z

Board of Governors of the Federal Reserve System

20th Street and Constitution Avenue, NW

Washington, DC 20551

Dear Secretary:

I was shocked and appalled to learn that it is actually a possibility that the proposed Amendment, as written, actually has a possibility of be approved. Please consider the ramifications of what is being proposed and consider it's far reaching effects. If we think that we "may" be in a recession now, we ain't seen nothing yet! Not only will this proposal restrict the average homebuyer from purchasing and the average homeowner from refinancing, but it will also bring other affiliated small businesses that reap from the homebuying activities to a trickle as well.

It's amazing how Brokers have been targeted here. Does anyone realize that the Broker doesn't make the rules but simply plays by the rules they are given? Does any one realize that the Broker doesn't underwrite these loans? Why would you target the one that simply brings the application to the table for possible approval consideration and actually makes the least money in the process and has the least control?

Please allow more input from those in the trenches who actually do this for a living and not those who just speculate!

Respectfully,

Karen Campbell, Loan Adm.