

From: "Sandra Tomberlin" <STomberlin@flgfl.com> on 04/03/2008 12:25:02 PM

Subject: Regulation Z

Sandy Tomberlin
Jacksonville, Fl.

I am a young mother with 3 kids who has done this for 10 yrs plus. With this industry changing I have struggled lately with my income. If this is passed it will make it very difficult for me to compete with the banks and probably cause me to change my profession completely. With the job industry the way it is right now, that will not be easy. I have originated and helped hundreds of customers in the prior years and love what I do. There are still good brokers out there. Thank You for your time,

Sincerely,

Sandy Tomberlin

~ Sr Mortgage Professional~

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