

From: "Laura Dose" <Laura@LauraDose.com> on 04/07/2008 03:05:03 PM

Subject: Regulation Z

To whom it may concern,

In reviewing the changes suggested (Docket #R-1305), I have tremendous concerns! We all know that any time competition is eliminated, the public stands to suffer. When you single out mortgage brokers as the ones to implement these changes without including the large banks, you give the banks an UNFAIR advantage. The large banks may 'appear' the better choice to the consumer with these forced changes even though the overall better choice may clearly be the broker. You can not insist on changes that hurt the mortgage brokers. This bill is lopsided. It feels as though the large banks have the strongest lobbyists!!!

Please, DO NOT PASS THIS AMENDMENT! It will hurt the general public/consumers and help the banks have an eventual monopoly over the lending business.

Sincerely,
Laura Dose