

From: CJHulce@aol.com on 04/08/2008 03:15:03 PM

Subject: Regulation Z

Please require all states to require Mortgage Broker Licensing instead of getting rid of all the indepent mortgage brokers and eliminating competition for lenders. You will not solve the bad loans problem by changing the players. Make them all be licensed and their organization will get rid of the bad apples. Carol J. Hulce, licensed real estate and mortgage broker, Hulce Realty Resources, Inc., 1415 Panther Lane, Ste. 207, Naples, FL 34109 (239)261-7325