

**From:** "Vern Tydings" <VTydings@Freedmont.com> on 04/07/2008 03:25:03 PM

**Subject:** Regulation Z

The proposed rules will do more harm than good. Weed out the unscrupulous mortgage brokers in a different fashion. I work for a highly ethical company. The management team at Freedmont Mortgage is constantly training its personnel in the latest laws and mortgage products. We weren't involved in any of the latest schemes for flipping or other fad programs. The proposed regulations will hurt organizations like the one I work for.

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