

**From:** damian martinez <damianm03@yahoo.com> on 04/08/2008 08:45:01 PM

**Subject:** Regulation Z

ERADICATION OF THE WHOLESALE MARKET IS NOT THE ANSWER!!!!!! There are many great, ethical mortgage brokers in the business that have, and will continue originating profitable, clean loans. As a matter a fact the retail market houses many fraudulent originators that hide behind there employers company knowing that if they get caught that they would only get a slap in the hand , or worse case scenario they will be asked to resign with no repercussion. I think that the answer is to punish any, and all originators that continually originate fraudulent loans whether it be wholesale or retail. Remember most of all this is not the "American Way", and this will do more wrong than right.

In regards to Doccket No R-1305  
PLEASE OPEN YOUR EYES  
Damian Martinez