

**From:** reinaldovaldes@aol.com on 04/08/2008 08:50:05 PM

**Subject:** Regulation Z

I hereby present my opinion for refusal to all proposed recommendations under these items docket no. R-1305. I consider them to be an unfair restriction of the mortgage brokers trade and business. Unfair and restrictive practices are not necessary for professional and ethical brokers to assist the public in the procurement of mortgage loans. However the marketing practices and inducements from Institutional Banking Organizations prove to be damaging to the believing general public trust.

Reinaldo M. Valdes

Mortgage Broker