

**From:** "Dan Carlisle" <dc@dfiloans.com> on 04/07/2008 10:40:04 AM

**Subject:** Regulation Z

With the millions of products that are brokered, don't single out Mortgage Brokers, because a few bad apples spoiled the bunch.

Wall Street created programs to get more people qualified to buy more homes. As you know, this initiative started in Washington. Got underway through Wall Street mortgage backed securities, and then was marketed through mortgage brokers.

Greed put many people in homes that should not have been their in the first place. Yet more people STILL own homes than ever before.

If you ban mortgage brokers, than in turn, you must ban people that REALLY started the whole mess.

You must contain the disease NOT the symptoms.

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"Only VISION allows us to transform dreams of greatness into the reality of achievement through human action. VISION has no boundaries and knows no limits."

Tony Dungy