

From: "sherry justice" <sherijustice@comcast.net> on 04/07/2008 01:40:04 PM

Subject: Regulation Z

Sirs:

As a active Realtor in the Chicago land area, I have seen first hand the damage done by the mortgage broker's actions. They need tight supervision and someone to over see their actions and the consequences the rest of the industry has to coupe with. The consumer needs to know what the mortgage brokers are making right up front. I have seen mortgage brokers today advertising that they can sell you the house and get you the mortgage all at once. **DOES THIS PROPOSE A CONFLICT OF INTEREST? Mortgage brokers receiving a double commission on a transaction? Will they truly have the consumer's best interest in mind?**

The proposed rule should cover all loan originators across the board. We as Realtors are strictly regulated and have to disclose all moneys involved in the transaction.

Thank you for your time and we appreciate the work you are doing.

Respectfully,

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