

**From:** Brian Beres <bberes@beresconsulting.com> on 04/08/2008 03:05:03 PM

**Subject:** Regulation Z

My name is Brian. I wanted to send this email to you in regards to all the new proposed regulation that the Federal Government is trying to impose on Mortgage Brokers as myself. I wanted to let you know that I do think it is good to have some new laws and new regulation in the industry, but I DO NOT think that these new laws and new regulations should only be geared towards the Brokers. I feel that if Federal Government is seeking us Brokers out as a whole and does not fully understand what a important role we play in the industry. Brokers stand for Choice, Brokers are here to give options, and advice. Brokers like everyone else in the business such as Bankers and Credit Unions are in the business to make money. We should not be singled out and have new rules that only apply to us. Treat everyone fairly.

Any new rules, any new regulation should be for everyone in the business. All mortgage lenders, banks, credit unions, direct lenders and brokers...we should all be treated the same. We are here to help and to give choices. America is about choices. If you care and want to be fair...then proposes new regulation for everyone, not just the brokers. This is all I have to say about this...please think about it and know that not all brokers are bad...hell just look at Countywide! It only takes a few bad apples to spoil the bunch. There are Hundreds of Thousands of Brokers across the country....please do not single us out. Thank you for taking the time to read this.