

From: "Bill Ladewig" <bladewig@mortgage-mentor.net> on 04/03/2008 01:10:03 PM

Subject: Regulation Z

To Whom It May Concern:

This legislation is the wrong approach and it will seriously harm the real estate industry when it needs help.

Most mortgage brokers are honest and beneficially serve the public with a wide range of very competitive mortgage products.

As in any group of people there are some bad mortgage brokers and they should be punished.

Best Regards,
Bill Ladewig
bladewig@mortgage-mentor.net