

From: "Greg Behrmann" <GREG@MHHL.NET> on 04/03/2008 01:30:03 PM

Subject: Regulation Z

Please do not consider approving the above docket # R-1305 as it will further deteriorate the playing field between us mortgage brokers and the Big Bank Lenders.

Sincerely,

Greg Behrmann
Manager/Senior Loan Consultant
Mountain House Home Loans
230 South Sterling Drive, Suite 260
Mountain House, Ca. 95391
(209) 839-1700 Office
(209) 834-8927 Fax