

From: "robyn rosenbach" <robyn_rosenbach@acfpartners.com> on 04/03/2008 07:20:03 PM

Subject: Regulation Z

To Whom It May Concern:

I have been in this business for 13 years and have always taken care of my clients and got them the best financing available. I think your actions will only hurt the consumer and force them to go directly to a lending institution that may not have the most competitive rates or programs.

I know there may be a few bad Mortgage brokers out there but the majorities of us are honest and have our clients best interest in mind at all times. As a broker we are just selling what the banks had to offer the consumer I don't think we are the ones to take the blame for this crisis.

I'm here to help my clients obtain the best financing available for their specific needs. If the rates or programs change we need the ability to make changes on the loan for our clients benefit. By passing this law I will be unable to make the necessary changes on the loan.

Robyn Rosenbach

Americorp Funding

phone 310-315-8600 ext 1004

fax 310-315-8639