

From: "chad cash" <cccash15@verizon.net> on 04/03/2008 01:50:13 PM

Subject: Regulation Z

these proposed changes are crazy. we as mortgage brokers are having to pay for the sins of the lenders in the past. some of us are good brokers that do things the right way and will continue to do so. the stated loans were put in place for people that have good credit and are unable to verify their income through normal requirements. there are alot of people this will effect and as a result of this change and the other changes that fannie and freddie have made on all the other loan programs are making this economy go farther down the drain. we need to make loans that make sense. we aren't asking for the crazy loans that were being done for the past few years but normal loans that make sense. if you make these changes the economy and my family will be in bad shape. i have been doing this for the past ten years and the way the industry is right now will force the country into a recession and cause many people out there to lose the american dream.

sincerely,

chad cash