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Subject: Regulation Z

Gentlemen:

I can understand that it is your position to guard the American People from undesirable loans and/or mortgage brokers, however, I do not believe it is your job to put mortgage brokers out of business nor it is your job to give the bank's preferential treatment by not having to disclose earnings on each loan. It would benefit the American people if all mortgages had to have the same disclosures, whether they are from a mortgage broker or a bank.

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[\(What is a CMPS and why do I care?\)](#)

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