

From: THEMORTGAGEMAN!! <brokersquote@yahoo.com> on 04/08/2008 06:00:03 PM

Subject: Regulation Z

ATTN: Jennifer J. Johnson, Secretary

Board of Governors of the Federal Reserve System

I Pasquale Vennare am a Licensed Mortgage Broker in the state of Florida. I believe Docket No. R-1305 is a complete farse and unbelievable in it's entirety. I just would wanted to voice my opinion and let the Reserve know MORTGAGE BROKERS ARE NOT THE PROBLEM. The BANKS ARE THE PROBLEM !!

Thank you for your time.

Sincerely,

Pasquale Vennare
Licensed Mortgage Broker

Senior Loan Specialist

Pasquale Vennare

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