

**From:** Lyn Moore <lmoore@fandm.edu> on 04/08/2008 06:05:03 PM

**Subject:** Regulation Z

To Whom It May Concern,

Please reconsider Proposed Rule Amending Regulation Z it will damage the lives of independent mortgage brokers and they are essential to preventing monopolies in the financial market and by educating the public in their home towns. Mortgage brokers provide an intermediary between borrowers and lenders, and the broker adds value in the real estate transaction by serving both parties, but representing neither.

Thank you for your time,  
Lyn Moore