

From: "Andy Enright" <Andrew.Enright@homebancamerica.com> on 04/07/2008 12:15:03 PM

Subject: Regulation Z

My name is Andrew Enright and I am from West Islip NY, and I am currently working out of Austin TX. I cannot express enough support for the consumer protection goals of the Federal Reserve Board's proposed amendments to Regulation Z, but I respectfully oppose the proposal to restrict compensation for mortgage brokers. It is impossible to give a reasonably precise dollar estimate of fees a broker will charge in a transaction even before an application is submitted because the broker does not yet know the prospective borrower's financial status, transaction details, type of product sought, or amount of loan, all of which may vary as the transaction progresses. I would like to thank the Board of Governors of the Federal Reserve for considering the comments.

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