

**From:** DawnHagel@aol.com on 04/03/2008 10:30:02 PM

**Subject:** Regulation Z

Dear Sir/Madam:

Can you please help me understand why it is okay for the mortgage originators who have started this whole ordeal by giving us the loans to sell and now the hot water the market is in. Why are they not getting the short end of the stick and why we are? I don't understand why the mortgage broker is being made out to be the bad guy when my company was always up front and honest with every client we helped purchase a home. I think that people wanted a home, mortgage companies were there to give the loans and we were there to help them with the purchase at the wholesale rate. I think this would be a crime to make us have to disclose all of our fees or get nothing for all of our hard work when we work harder than a large company to get the deal closed, This is an outrage.

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