

From: "Mike Dischner" <mdischner@tlgmortgagepros.com> on 04/08/2008 11:25:04 AM

Subject: Regulation Z

I want to express my dismay regarding the above Docket #, I have been a licenced Mortgage Broker in the State of Florida, for going on ten years, I have originated through my company over 5000 loans, all A paper in nature, and zero complaints. I provide for my family because of my reputation in this industry and referalls are my largest part of my business.

The actions and efforts must be channeled where they are most needed, mortgage fraud and high risk loans. If you think jobless numbers are high now, this proposal will lead to astronomical # and domino through the associated businesses related to our industry.

I am opposing the proposed R-1305 and ask that you take a much deeper look into the causes, and vote no.

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