

**From:** "John Hartman" <loanman1@hartmanloans.com> on 04/03/2008 06:15:05 PM

**Subject:** Regulation Z

I am opposed to the New Reg Z, Docket number R-1305. As a Mortgage Broker, we originate many of the loans to the consumer. I don't agree that the Government should interfere with my right to earn compensation for the my services. We do not approve the loans but we must adhere to the lender's guidelines. Regulating our right to earn just compensation is not going to improve service to the Borrowing public. We already have limits on the amount we can charge a borrower.

*John F. Hartman*

Broker

PH: (619) 997-1056

efax: (619) 639-0338