

From: "Jimmie Jones" <jjones@apexlending.com> on 04/03/2008 06:20:02 PM

Subject: Regulation Z

To Whom It May Concern:

These provisions will only hurt the already increasing job loses in our industry. I have been helping homeowners for 7 years now. With the way that us brokers are portrayed these days is pathetic. I support the goals of consumers being protected under the proposed amendments to Regulation Z, but restricting my income as a broker who has always done his job and have a mortgage license in the state of Ohio is just plain wrong? I work very hard to support my family.

Most Lenders that process home mortgage package them and resell them. I have looked at these lenders for the past years and see how unregulated they are and the items that they do not disclose to home owners. I have taken many our of continuing education to stay informed and compliant with mortgage origination laws. I feel we should be put on a level playing field and that everyone should have to be licensed to originated mortgage in a particular state.

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