

**From:** "Kris Fry " <Kris.Fry@homebancamerica.com> on 04/07/2008 12:10:03 PM

**Subject:** Regulation Z

Kris, Austin, Texas

I am totally against this docket! It eliminates our compensation almost completely. Makes Loans harder to get done. NO FOR THIS DOCKET!



*Kris Fry*

Mortgage Specialist  
6500 Riverplace Blvd.  
Building 2, Suite 100

Austin, TX. 78730

Ph: 866.871.6665 x1223

Fax: 866.923.3666

Cell: 512.743.9304

[Kris.Fry@homebancamerica.com](mailto:Kris.Fry@homebancamerica.com)



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