

**From:** "Brandon Haefele" <bhaefele@comcast.net> on 04/03/2008 03:20:08 PM

**Subject:** Regulation Z

The Federal Reserves recent proposal to make several changes to REG Z is not in the best interest of clients. Mortgage Brokers provide a major service to clients, assist them in obtaining a fair comparison of programs and rates, and give the client the option on how they would like costs financed. The proposed changes would essentially put Mortgage Brokers out of business.

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