From: Chris_&_Michelle Barbour <cmbarbour@sbcglobal.net> on 04/03/2008 09:45:03 PM

Subject: Regulation Z

This legislation not only hurts Mortgage Brokers as singles our profession out, it hurts the public as well. There is no way we know what the exact fee will be due to the nature of interest rates that can change up to three times a day. Clients are never locked into any loan, and mortgage brokers are not paid until a loan actually funds. To point the finger and make our profession an escape goat is sad. Obviously there were people in our profession - most that jumped in when this market went nuts because the lenders offered products that we as mortgage brokers passed on to the public, but the people that were "predators" have long since left our profession and went back to what they were doing. The mortgage brokers that are trying to stay in business are honest hard working people. This legislation if passes shows that whomever passes this has no idea of what they are doing.

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