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**Subject:** Regulation Z

To pass such a law would go against free enterprise that made this country what it is today. DO REALTORS, INSURANCE AGENTS, ETC. have to do the same. Banker's don't even have to play by the same rules. Broker's simply work by the guideline set by the Lender's and Banker's. How do we disclose fee's to a borrower before we have a clear understanding of what product we can place them in.. This is putting the cart before the horse.. There would be little or no way to disclose a true fee or if we had to charge one at all before application...Wow! another step backwards for the industry..