

From: Christy Philipp <cphilipp@sbcglobal.net> on 04/03/2008 03:55:03 PM

Subject: Regulation Z

Please do not require only legislation for the small lender when ALL need to have legislation the same. Everyone that makes a loan need to disclose all fees, costs, taxes, rates or whatever not only in writing but verbally to the borrower. Big or small lenders, they ALL need to do this.

Thanks for listening.