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Subject: Regulation Z

I am writing to you in reference to the above Federal Reserve Rule that will drastically change the way America does business. This is the land of opportunity and by passing this rule we will cut opportunity all together. Mortgage Brokers are being punished unjustly because banks were lenient and took a position too liberal to sustain. We need to make sure brokers are educated individuals who understand finances and who are responsible professionals. I can understand making licensing tougher to get by requiring more education to insure professional status. All of us who are serious about our business and in it for the long run are being pointed at and cut off due to the irresponsibility of the few. The few who, by the way, are probably not working in the field anymore. Mortgage Brokers will be put out of business putting at risk many small businesses in America.

I hope you take this into consideration.

God Bless America
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