

**From:** "Joel Mirsky" <joel@addisonmortgage.com> on 04/04/2008 10:00:10 AM

**Subject:** Regulation Z

I believe that this plan would not only do away with mortgage brokers but also further cripple the housing market.

How could we possibly comply with disclosing ALL costs and not have any flexibility as the borrowers' information changes throughout the process?

This bill would make lending much costlier and give Banks free reign over a market that is ready to collapse.

Thanks!

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