

From: "Blaine Hart" <bhart@apexlending.com> on 04/08/2008 01:50:02 AM

Subject: Regulation Z

It is my estimation that the new legislation will ultimately hurt the consumer if this new legislation is passed. Competition is what makes this country great and taking away or reducing a customers options will only hurt them in the long run.

Blaine Hart "The Refinance Expert" Elkridge, MD
Senior Loan Officer Apex Lending
Office: 410-579-1373
Fax: 410-579-1372