

From: "John Murray" <murraygroup2003@tampabay.rr.com> on 04/08/2008 09:35:04 AM

Subject: Regulation Z

This letter is in stiff protest to the above regulation being pushed through the system. To enact this into law is the wrong thing to-do. If you want the consumer to be protected then do the right thing and set stiff guidelines and make the banks lower the rates. What happens when banks compete the consumer wins. I will tell you what happened federal regulators and special interest groups have put lower rates in place for themselves and kept the rates climbing for the poor consumer losing his house because while he may have started with a bad loan over his head he can't re-ify into anything that will fix his problem so know the lawyers are short selling the American dream and The IRS is taxing the consumer for his mistake again and you think Mortgage brokers are bad look in the mirror.