

From: "Dana Barnett" <dana@danabarnett.com> on 04/08/2008 09:50:03 AM

Subject: Regulation Z

To Whom It May Concern;

The proposed regulation to essentially "outlaw" mortgage brokering is ill conceived and is a Knee Jerk reaction to a temporary disruption in the mortgage markets. This ruling if adopted will REDUCE THE PUBLIC'S ACCESS TO AFFORDABLE MORTGAGES. IT IS ALSO COUNTER TO FREE MARKETS AND WILL REDUCE COMPETITION AND MAKE MORTGAGES EVEN MORE EXPENSIVE AND HARDER TO GET FOR THE VERY PEOPLE YOU ARE TRYING TO HELP.

I HOPE YOU WILL REJECT THE PROPOSED RULING ABOVE.

"Docket No. R-1305"

Sincerely,

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