

From: Cindy Hall <clhzstepnout@verizon.net> on 04/08/2008 10:00:10 AM

Subject: Regulation Z

As a mortgage broker who has now had to find another line of work because of how the market had changed, in reading this information on the new proposed rule, to me it looks like this is another way to squeeze out the broker all together. Then there is a whole new group of people in this line of work without a job. I understand wanting to put some enforcement on the fees however this appears to me, as another attempt to rid the process of purchasing or refinancing from the broker totally. I hope for the sake of all concerned there can be some resolution to this matter without eliminating the mortgage broker from the picture. This is concerning Docket no. R-1305.

Thank You

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