

**From:** Felix Ruiz <felixruiz75@yahoo.com> on 04/08/2008 11:30:04 AM

**Subject:** Regulation Z

I feel that making this change will not only affect the independant Mortgage Broker, but will ultimately affect homeowners all across the United States. Even though there are Mortgage Brokers that have made unethical choices pertaining to their profession, it is because of Mortgage Brokers that homeowners are able to find Mortgages that fit into their lifestyle. Taking this away from them will affect us all.

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