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Subject: Regulation Z

As a licensed mortgage broker AND a consumer, I must say that the proposed changes are not good for the industry or the economy. I think it is time we require ADULTS to be more responsible for their actions, including becoming better informed about loan terms, etc.

Granted, in every industry, there are bad apples that seek to take advantage of unsuspecting and ill informed people. The way to deal with this is by making the public a more informed consumer, not by making it harder for people to get loans and placing undue hardship on those in the business trying to make an honest living, which, by is probably 95% of us.

I applaud the concern and effort now being shown on your part...I'm just not convinced your proposed actions will do much to make things better at all.