

From: "Denny Black Old Town Mortgage" <oldtowndenny@uia.net> on 04/07/2008 06:50:04 PM

Subject: Regulation Z

Your new restrictions make it impossible for a small business to continue to exist. Somehow the whole blame for this mortgage mess is being laid on the small independent mortgage broker. Has any one stopped to think about all the misinformation and deception laid on the public by the giant online lenders and telemarketers. The only thing any of us that have run our business with integrity and honesty is that we have a fair and level playing field. One more win for the bank lobby and the big lenders. Let's crush the little guy, that's the new American way! Denny Black, Old Town Mortgage