

**From:** Wgh43@aol.com on 04/07/2008 07:10:03 PM

**Subject:** Regulation Z

To Whom It May Concern:

This is William Gaspard or Masterkey Mortgage,LLC. I am opposed to Docket No. R-1305. Changing the rules for high cost loans will force our company out of business. Also when we broker a loan the documents provided by the borrow indicate that they can afford to pay for that loan for 30 years that is as much as we can do as far as being responsible for the borrower paying for the mortgage after closing. Just as other person or organization can't be responsible beyond closing for determining that the borrower has sufficient income to pay the debt. Not all brokers are bad nor did we create the problems that the mortgage industry is involved in.

Thank You

William Gaspard