

From: "Hoa Nguyen" <hoan@idealfinancial.com> on 04/07/2008 07:15:02 PM

Subject: Regulation Z

To Board of Governor of the Federal Reserve System:

I am absolutely against the proposed rule amending Regulation Z; Docket N0. R-1305. 2 out of 3 Americans choose Mortgage Broker for their home loans and there are many reasons for this. The most important is they know they will have more choices to choose from when making one of the most important decision financially. They know they will be treated like a person not like a number like the Banks. Brokers have been able to find the best interest rates and products for customer and this proposed rule will limit our ability to do so by not being able to revise loan terms without re-disclosure. This rule absolutely targets brokers, by targeting brokers you are removing the customer's ability to shop for the best terms. Bottom line we are all here for the best interest of the consumer and if you restrict/make things hard to shop for the customer in their best interest then it WRONG.

Sincerely,

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