

**From:** "michael galasso" <moneylink@moneylinkmortgage.com> on 04/07/2008 01:25:05 PM

**Subject:** Regulation Z

To Whom it may concern:

You are going too far chopping down the whole apple tree to get rid of a few bad apples. The market is already getting rid of the mortgage brokers that abused the mortgage products.

I'm all for regulation. But this is not regulation, it is strangulation of the small mortgage broker who has for years helped Americans get a mortgage the banks wouldn't give.

Please do not approve Docket R-1305.

Michael Galasso

President - Moneylink Mortgage, Inc

An upstanding mortgage shop for 9 years employing 8 originators and trying to survive the current market. correction.