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Subject: Regulation Z

Absolutely ludicrous that you all would do away with mortgage brokers all together and /or take away our yield spread.

why don't you spend your time and our tax dollars going after the brokers that abused the system and were dis honest instead of cutting out people who truly care about their clients and are doing a GREAT service and HELPING folks.

I think it would hurt the economy even further and stop all of good positive cash flow, we do a lot of loans and volume and we help to keep the economy going.

I TRULY DISAGREE AND AM DISGUSTED WITH ALL THE RUMOR MILL AND CANT BELIEVE THIS IS ACTUALLY EVEN A THOUGHT IN SOMEONES MIND.

B.S. IT IS!

You going to take the mortgage brokers out of the equation that do loans at wholesale and charge less than the banks on the front and the back of the loan , close quicker than the banks and give the borrower a BETTER RATE than the banks can and will?

I VOTE NO TO THESE ABSOLUTLEY LUDICROUS CHANGES!

BROKERS DO A GREAT SERVICE AND ARE A HUGE VALUE IN THIS BUSINESS!