

From: "Nick Ischkum" <NIschkum@gsf-mortgage.com> on 04/07/2008 06:15:03 PM

Subject: Regulation Z

Dear Board of Governors,

Reagarding proposed new rule to amend Regulation Z in relation to mortgage brokers.

I am opposed to this because it is dicriminatory. It applies only to mortgage brokers and not any other mortgage loan originators.I think that another disclosure would not accomplish what is intended and I believe that any proposed amendment should include all mortgage loan originators.

Sincerely,

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