

**From:** "Kirsten Sisk" <loanmom@cox.net> on 04/07/2008 08:50:02 PM

**Subject:** Regulation Z

To Whom It May Concern,

As a responsible and ethical person that has worked 18 years in this business as a banker, mortgage banker and mortgage broker, I am deeply disturbed by your shallow perspective of the changes you are suggesting be made in our industry. If you are proposing these changes, why are you NOT INCLUDING THE MORTGAGE BANKS RETAIL OPERATIONS AS WELL AS ALL THE BANKS WHO ORIGINATE LOANS IN THIS COUNTRY? EVERYONE needs to be regulated – not just the mortgage brokers! There are just as many idiots ruining our economy that are in the banking industry as you say there are mortgage brokers who have done damage.

The problem with this bureaucracy is that no one wants to stand up and be accountable for their part in all this. The mortgage brokers did not create this mess – WALL STREET AND THE BIG GREEDY CORPORATE INVESTORS DID! Why can't you acknowledge that and start fixing that end of the mess?

Most importantly, if you are going to make these changes, LEVEL THE PLAYING FIELD AND MAKE THEM ACROSS EVERY SECTOR OF THE LENDING ARENA!!!!

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