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Comments:

I'm a mortgage broker in a small rural area and have been for the last ten years. I know my clients. I live by my clients. Many are my family, friends, and relatives. I believe in treating a person fair and in being compensated for my time and talents. In a small community we live by our reputation alone. No fancy advertisements, no gimmicks, and no deceptive lies about loans and how we're compensated. If we mislead a person into a loan that would not benefit them for an extra few dollars we would be out of business (as most of the bad apples are) in a short time. But if we are honest and fair we stay in business. Time is the ultimate judge. While I understand that there have been and probably will always be bad apples in our industry, just like there are in any industry ie.. politicians, lawyers, doctors etc.. I don't propose to tell those industries how to make their living. When I need their services I compare and go with those I trust and I'm responsible for my own decision.

Our agency to be able to "shop and compare" services, "vote for or against" is what makes this country great and now in the wake of what's going on you are trying to take this away from the people. "By their fruits ye shall know them" this statement applies to us as well as you. Time will tell. Those of us that run a honest and fair business will stand and have stood the test of time. Those that make rules to try and force people and force feed other entities will not. For every finger you point, three are pointing back at you. Look at the long term repercussions of the Reg Z. It lowers things today, but does it take away competition making rates and fees higher in the future? Does it make the liability so great that only large corporations can afford to keep the doors open, effectively taking out "small business"? You take out "small business" you take out America. Let the new GFE have time to prove itself. With more information comes knowledge so a person can choose for him or

herself who they would like to give their business to. Don't force them to choose. Agency is what makes this country and life great. Don't take away what so many people have fought and fight for today. Show us that you can stand the test of time too.