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Subject: Reg Z - Truth in Lending

Comments:

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We don't need new regulations, new good faith estimates, new appraisal guidelines, there are plenty of regulations already in existence, all that needs to be done is to ENFORCE the already existing regulations. Don't add more, don't eliminate the Mortgage Brokers from doing their jobs UNLESS you make the law mandatory to ALL LENDERS, banks, savings & loans, wholesale lenders and mortgage brokers alike. If this is allowed to go through as indicated it will put thousands of people like myself out of business if we can't compete with the same rules. Thank you for listening to me on this issue and hopefully you will discuss this with people like myself, who have been in the trenches for 30+ years before you make decisions that you are not fully informed about. More regulation limiting competition is going the wrong way.