From: Debbie Raden

Subject: Reg Z - Truth in Lending

Comments:

To whom it may concern:

With all the drastic changes in the mortgage industry and now to think that there is a chance as a mortgage broker of 25 years that par plus pricing for mortgage brokers may be eliminated is the thought that it will put many of us fair and honest brokers out of business. It is already regulated as to the cap of what brokers can receive and to remain competitive and fair very seldom do we even earn what regulations allow. Why would the federal reserve want to put us brokers out of business when we are needed to help continue with the economic recovery???