

From: "James Harris" <jamesfinancing4u@aol.com> on 03/28/2008 03:05:03 PM

Subject: Regulation Z

I also would like to mention that this will have implications when it comes to the consumer getting the best deal on the market. I want too thank you for your time and consideration of my message. Thanks, Jim Harris

I James Harris as a broker in the State of Florida I think this is a unfair practice making brokers disclose all fees if you are not going to require the banks to do the same. The practice the Fed would like to implement will only really hurt the consumer because they will feel that the banks will be the only one to provide them a deal with out huge fees involved to purchase or refinance a home. I think this is going over board the consumer is more informed when it comes to a broker but an FDIC insured bank has less disclosure this makes absolutely no sense and will hurt the industry for years to come. Thanks, Jim Harris