

From: Jason Kaplan <jasondk1968@yahoo.com> on 04/01/2008 08:30:03 AM

Subject: Regulation Z

My name is Jason Kaplan and I am a mortgage broker in Lakeland, Florida.

I oppose the proposal to restrict compensation for mortgage brokers. I provide a major service to consumers by making their experience in getting a mortgage smooth and easy. I provide a local service that many big banks are unable to do. I am also able to offer consumers the most competitive rates due to the amount of lenders that I can obtain loans from. On any given day there will be some lenders that offer lower rates and I am able to access them.

I feel that if laws are enacted, they should be equal to all involved not just brokers.

In the reality, requiring brokers, but not other loan originators, to make compensation disclosures enable the brokers' competitors to steer consumers away from brokers, even if brokers offer more favorable loans

Thanks,

Jason Kaplan

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