

From: Allied Home Mortgage Capital Corp, Bill Gray  
Subject: Reg Z - Truth in Lending

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Comments:

It appears the Federal Government is trying to put our profession out of business. We are entitled to a fair compensation for the services we provide to the consumer. If the only people remaining to provide home financing are the banks then the country really needs to prepare for a complete shutdown of the housing industry. Have you ever tried to get in touch with a real person when you call your bank? The person responsible for the invention of the automated phone system is also responsible for the creation of technology laziness. If you call my number I will answer. I will work with the American people live one on one to find a way to provide them with the opportunity of experiencing the American Dream of home ownership.

We do not all fit in the same box, if we did all we would need to do is punch in a few numbers into a Kiosk at the mall and then stand back so your new home could 'pop' out of the Kiosk. It takes a professional to put these deals together, and when we do, we should be paid accordingly.

Please do not put our business out of business.

Bill Gray  
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