

From: "mark nelson" <markcnelson@yahoo.com> on 04/04/2008 07:30:03 AM

Subject: Regulation Z

To Whom It May Concern:

[Redacted]

I am in favor of consumer protection efforts. After all I am a consumer too. I am not in favor of restricting mortgage broker compensation unless a level playing field results for all mortgage originators.

All mortgage originators should be required to disclose equally and in a standardized fashion. That means banks too and not just brokers.

Please consider ways to protect consumers while encouraging competition in the areas that will actually benefit consumers like competition on price and service.

Thank you very much for considering these comments.

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