

**From:** "Teri Girimont" <ms.tery@verizon.net> on 04/03/2008 08:25:03 AM

**Subject:** Regulation Z

I agree some new restrictions should be made, however, I believe all originators should follow the same rules of disclosure and responsibility. The crisis we are in was not a direct result of mortgage broker lending, but ALL lending including wholesale and retail mortgage companies and banks who wrote sub prime loans. In fact, because of their inexperience of writing B-C paper, they made very bad lending decisions. They SHOULD NOT be excluded from the same requirements that brokers are responsible for.

**Teri Girimont**  
**Lic. Mortgage Broker over 20 years**  
**Sarasota, FL**