

**From:** Milette Thurston <millykaye@aol.com> on 04/08/2008 04:20:03 PM

**Subject:** Regulation Z

I am a licensed mortgage broker in Broward County Florida. I have been a broker for over 10 years. I work for a small, family owned and operated company. Not some big conglomerate, just a small business surviving by helping people in the community obtain mortgage loans and helping them to understand them along the way.

The proposed rule amendment is completely unfair to honest mortgage professionals and would in it's approval simply crush small businesses like the one I work for. The fed rule would keep us from competing with those big companies. They'd swallow us whole just elbowing us out of the marketplace. The fewer companies you have offering products, the worse it is for the consumer, always.

I agree that consumers should be protected from mortgage professionals who know more than they do but take advantage of them, however, the proposed rule is too extreme, damaging and specific to mortgage brokers only and not ALL mortgage loan originators.

Please, keep looking for other ways to protect the public without undermining small mortgage brokerages across the nation.

Milette Thurston  
Lauderdale Lakes, Florida