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Subject: Regulation Z

In an effort to help the consumer this new disclosure only clouds their decision making process and restricts the mortgage brokers that are doing their jobs correctly from making a living. When I began the mortgage business 15 years ago there were three disclosures. This has now grown to a 40 page package just to apply for a loan. If the thought process is one or two more disclosures is the answer to some protection of the consumer, that couldn't be further from the truth. Why would you single out mortgage brokers when we consistently give better deals to the consumers than the banks, yet we have three times the disclosures? What the process is for one should be the process for each of us. This decision needs more thought involved. Please take that time.

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