

From: "David Devlin" <DDevlin@allcalifornia.com> on 04/03/2008 08:25:03 PM

Subject: Regulation Z

Dear Administrator:

While the above referenced regulation is intended to help the consumer, it does, in fact, not do so.

It unfairly targets Mortgage Brokers, and makes the assumption that all employees of direct lending banks, are competent and trustworthy.

Having managed a Mortgage Loan Center for the Bank of America, I can assure you that this is anything but the case.

The above regulation will only create more confusion on the part of the consumer, and complicate.

Thank You,

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