From: "Chris Wright" <firstchl@yahoo.com> on 04/02/2008 01:25:02 PM

Subject: Regulation Z

As per my comments & recommendations as to FURTHER AND REDUNDANT DISCLOSURES to reveal to the consumers the fact that Mortgage Brokers actually get paid by the consumer by both the Lender I PROTEST . What other profession is required to disclose three times that they do not work for free ? I contend and recommend that the proposed Reg Z rule proposed by the gods at the Federal Reserve be deemed irrelevant and redundant. The request should be denied. I will vote for the change when the employees at the Federal Reserve are also required to discloseto the pennyas we are how much money they are each , individually making AND WHY AND HOW OFTEN . It would be the same as requiring Car Dealerships to put in writing what their mark up on a car when the client first starts an inquiry on a purchase and then show them two more times before they are given the keys. If this revision of the Reg Z law is allowed then America is now one step less than America

Sincerely yours, Chris Wright Sr. Mortgage Broker

Chris Wright, Sr. American Home Loan 329 S. Elm Colville, WA 99114 509-684-1144 Fax 509-684-5494