

From: "Salem Mortgage" <salemmtg@blueriver.net> on 04/03/2008 09:35:03 AM

Subject: Regulation Z

I AM VOICING MY OPPOSITION TO THE PROPOSED RULE AGAINST MORTGAGE BROKERS. AGAIN, IT LOOKS LIKE THE BANKING INDUSTRY HAS BEEN LOBBYING TO PUT THE MORTGAGE BROKERS OUT OF BUSINESS. IF WE ARE REQUIRED TO DO ANYTHING REGARDING REG Z, THE BANKING INDUSTRY SHOULD BE TREATED THE SAME. WE BOTH MAKE MONEY BY THE INTEREST RATE WE CHARGE. LET'S NOT ELIMINATE THE BANKERS COMPETITION.

SINCERELY,

JOHN MISHLER
SALEM MORTGAGE