

From: Karen Schoenbucher [karen.schoenbucher@swst.com]

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To: Comments, Regs

Subject: OTS-2009-0004

I would like to go on record as supporting the implementation of the S.A.F.E. Act for the mortgage lending industry and registration of mortgage loan originators. For far too long, this industry has not had the proper and complete requirements to safeguard its members and the customers they serve, from certain members who do not uphold good safety and soundness practices that are required by every other lending industry. This needs to be implemented as soon as possible! And this industry, whether they are Mortgage Bankers or Mortgage Brokers, needs far more scrutiny from the regulators to prevent continued bad practices that have had such a negative impact on the banking industry as a whole. Thank you for the opportunity to voice my opinion.

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