

Jonathan McCurdy, Law Office of Jonathan McCurdy
582 Market Street, Suite 1800
San Francisco, Ca. 94104
415-693-0504, mccurdyjonathan@hotmail.com

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I've spent 30 years representing low income residents of minority communities. But I'm not here for them. I'm here for the "bad actors" ("cutting edgers") among California's RE/Mortgage Brokers who work hard everyday in the vineyards of the distressed non-English homeowner. Our message is: We Really like it the way it is! Through a stable of

LANGUAGE SENSITIVE COMMUNITY RUNNERS

COOPERATIVE NO SEE'UM LENDERS

FLEXIBLE CLOSING DAY INVESTORS (400% Annual Rate Return)

ENTREPRENEURIAL STRAW BUYERS (\$3000.00)

STOLEN IDENTITIES (MUCH CHEAPER)

We are able to resource underutilized and wasted equity (skimming is such a bad word) from low income communities and release it into the market place where it will do some good for all of us, not just the unfortunate homeowner who is probably going to lose her house anyway. My message is, don't change a thing, but most critically, if you have to change something, keep

INCOME/ASSET STATED LOANS

ENGLISH ONLY DOCS

ASSIGNEE IMMUNITY

UNFETTERED UNDERWRITING DISCRETION

ENFORCEMENT INCAPACITY

Change those and I'd be out of business! Thank you.