

From: "angel" <angel@preconstructionprograms.com> on 03/31/2008 12:15:03 PM

Subject: Regulation Z

To whom it may concern,

The proposed rule which the Fed believes will be the answer to the mortgage woes of our country and the sub prime crisis is preposterous. This proposed rule will only make sense the second lenders also bring to light exactly how much they would make on each transaction as well. The lenders hidden YSP (if you will) should also be placed on a single form for all to know. Singling out Mortgage Brokers is not the answer.

Respectfully,

- ANGEL GARCIA

1st Continental Mortgage Inc.

4805 Independence Pkwy Ste 250B

Tampa, FL 33634

Office: (813)-885-7402 ext 224

Fax: (813)-886-7405

Cell: (813)-610-0814

Toll Free: 888-447-7314

Email: angel@preconstructionprograms.com

www.PreconstructionPrograms.com

www.florida-investment-property.com

www.newcondorealty.com

www.refirescue.com