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I am mortgage broker. Nothing happened by Our fault. bank had lend their money on very liberal at that time. You can be avoid the forclousure situation one of ways by FHA/FNMA/fhlmc. what fed do? just reducing rate down, that does not help with the people. It will good for very smart people. many trying to get their refinaning subprime loan on this time. whoever doing refinancing the mortgage just the loan amount, just give them flat rate everybody. just only title search only and do not issue a new tittle insurance. Federal government has to gaurnty the tittle for the lender. who ever is the orginator charges only less than \$1000.00/file this is only until bad time over.

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