

From: "Meridian Finacial/Orlando" <SONYAJACKSON@MERIDIANLENDERS.COM> on 04/01/2008 01:25:04 PM

Subject: Regulation Z

I'VE ONLY BEEN A MORTGAGE BROKER FOR ABOUT A YEAR, HOWEVER I HAVE BEEN IN THE FINANCE INDUSTRY FOR ABOUT 10 YEARS.

I AM A REAL ESTATE INVESTOR IN THE TRUEST SENSE OF THE WORD. I BUY PROPERTIES (ALL TYPES AND PRICES) AND RENT THEM. RARELY DO I BUY TO SELL OR FLIP.

I'VE SEEN A LOT IN THIS BUSINESS AND HEARD EVEN MORE. HOWEVER WHAT I AM HEARING AS OF LATE HAS OF LATE IS VERY DISTURBING. I AM HEARING THE BLAME GAME BEING PLAYED AND IT IS FINDING ITS WAY TO THE FEET OF THE LITTLE GUY IE. INDEPENDENT MORTGAGE BROKERS.

TO SAY THEY AREN'T ANY BAD OR CORRUPT BROKERS WOULD BE FOOLISH, BUT NOT HAS FOOLISH HAS TO BLAME AN ENTIRE CLASS OF PEOPLE IN AN INDUSTRY SO LARGE AS THE MORTGAGE BUSINESS.

WE BROKERS ARE THE FRONTLINE AND SERVANTS FOR THE BANKS AND THE ONLY TRUE RELIABLE SOURCE OF FRANK INFORMATION FOR THE BORROWER.

I DARE TO SAY WITH OUT US THERE WOULD BE NO INDUSTRY LIKE THE ONE WE NOW HAVE.(THINK ABOUT THAT)

TO LIMIT OUR ABILITY AND OR OUR COMPENSATION IN ANY WAY WOULD BE A STEP BACKWARDS INTO THE MORTGAGE MESS WE ARE BARELY TRUDGING AWAY FROM.

THE MOST IMPORTANT POINT TO MAKE IN DEFENSE FOR MY KIND IS THAT WE DO NOT MAKE POLICY NOR DO WE CREATE DEMAND. WE JUST INTERPIT AND SERVICE.

NEED I SAY MORE.

Best Regards,

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