

**From:** David Hunter <dhunter407@yahoo.com> on 04/02/2008 03:05:03 AM

**Subject:** Regulation Z

To Whom it May Concern:

Not enough to complain, I have a solution that will really fix the mortgage mess that the country is in. When I am contacted I will be glad to share with the world.

There is a mortgage system that has been created to greatly reduce the mortgage interest paid by homeowners over time based on Australia and Europe's banking system. This will

1. Decrease interest paid by homeowners
2. Increase equity in their home
- 3 Increase money available to consumers
4. increase savings per customer to increase savings and IRA accounts

I will share the system that I have proposed when this email is read and responded to.

Instead of punishing those in the industry who have acted responsible, our administration is Once again allowing our government to keep the have-nots from achieving financial freedom. The reality is

1. The mortgage mess was created by hedge fund managers seeking profit margins for their stockholders without following basic banking guidelines that big banks have to follow.
2. The option arm is a useful mortgage product that was given to people who were 1st time home buyers who did not understand the loan.
3. The no doc loan is essential to small business owners or self employed individuals who do not fit in traditional lender models.

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