From: Alberto Moncaliano <amoncaliano@yahoo.com> on 04/01/2008 01:40:05 PM

Subject: Regulation Z

We belive;

- Our system; open market, rigth to work, non-monopoly, offert/demand, the rules and laws for everybody.

That kind of regulation over regulation hurt our system, its the way to reduce the market more, its more expensive, its only for some people and it follows the monopoly, the rules must be for everybody.

If somebody takes a risk or a bad desicion, he or she is the only one capable of paying for it, please do not try to find the cause from the Mortgage Broker, we follow these rules:
A- state and fed. rules.
B- guidelines from the investors or lenders that want to lend money.
C- Borrowers/customers requiremets.

If the lenders, investors, or borrowers fail or make wrong investments/decisions, we do not have to pay for them.

The only winner right now in this situation is the goverment, they collect in two years the equivalent of 10 years. If we return to the same tax levels from 2001- 2002, A TAX CAP, and better insurance regulations the results are more buyers and sellers.

As a goverment we have to be careful of our desicions; if we are OPEN MARKET COUNTRY, the market rule.
The motivation to the lenders and the real estate market from the goverment on 2001 was the cause of this situation.

We need regulations but not over regulations, opportunities for everyone, we need to be attractive for the rest of the world, for investments, over regulations close job opportunities, investment opportunities, and reduce the market.

We always have investors looking for opportunities, and people for a better home.

thank you for considering the comments,

Alberto Moncaliano,
Financial Specialist
Real Estate Broker
Mortgage Broker