

From: "PAUL HARTIGAN SR." <paulrsr@tampabay.rr.com> on 04/01/2008 02:45:03 PM

Subject: Regulation Z

DEAR BOARD MEMBERS:

IN READING OVER THE PROPOSED CHANGES YOU FOLKS ARE THINKING ABOUT MAKING. I BELIEVE YOU ARE BEING GIVEN WRONG INFORMATION IN REFERENCE TO THE REAL CAUSE OF THE MORTGAGE CRISIS AS WE ARE GOING THRU AND TRYING TO FIX BY BLAMING IT ON THE EASIEST ENTITY YOU CAN BEING THE MORTGAGE BROKER.

WHEN THE REAL CULPRIT IS THE LENDERS WHO ARE TRYING TO MAKE TOP DOLLAR MONEY MAKING LOANS FOR THE INVESTORS WHICH I SUSPECT MANY OF WHICH ARE FOREIGN ENTITIES WHICH HAVE RAPED OUR MORTGAGE CONSUMERS AND LENDERS AND RAN OFF WITH THEIR PROFITS. (LIKE A BUNCH OF CARPET BAGGERS)

ANOTHER FACT IF YOU GOING TO MAKE MORTGAGE BROKERS DISCLOSE ALL PAYMENT THEY GET FROM THE LENDER AND CLIENT SHOULDN'T CAR SALESMEN AND CAR DEALERSHIPS FALL UNDER THE SAME RULINGS.

I STRONGLY AGREE IN PROTECTING THE CONSUMER BUT AS A RESPONSIBLE MORTGAGE BROKER I ALWAYS TRY MY BEST TO GET THE BEST DEAL I CAN FOR MY CLIENTS AND ALWAYS EARN MY FEE'S AND COMPENSATIONS.

IF YOU ONLY KNEW SOME OF THE THINGS THE LENDERS DO TO GET MORE FROM THE CLIENT INCLUDING CHARGING LENDERS FEE'S WHICH THINK SHOULD BE DONE AWAY WITH SINCE THEY ARE ALREADY MAKING ENOUGH MONEY WITH THEIR INTEREST RATES AND THEIR PRE-PAYMENT PENALTIES.

SINCERELY

PAUL OR. HARTIGAN SR.
MORTGAGE SOLUTIONS OF TAMPABAY INC.
28870 US HWY 19 NO. SUITE 100
CLEARWATER, FL. 33761