

From: "Angie Sambuco" <Samb6233@bellsouth.net> on 04/03/2008 11:35:05 AM

Subject: Regulation Z

Dear Sirs,

This letter in in ref: to the above proposed Federal Reserve rule Docket # 1305 Eliminating Mortgage Brokers. I am a Mortgage Broker & a Mortgage Co., in Florida since 1994 with a perfect record. I've heard there have been many mortgage brokers that did not explain to the borrower so they understood. What they were getting & how it worked.

It seems to me that the real blame should go to the greedy lenders, giving short term adjustable , no down payment, 3%, no doc, stated, stated. no verication loans. The lenders had to know this would catch up with them But it is easy to pass rthe buck. This is how I make my living it isn't fair to punish all of us for unscruplous brokers & lenders.

We have to disclose to the borrowers how much money we make on a loan why don't the lenders have to disclose how much money they make on every loan. & than you might see why the consumer has to pay so much.

Thank you,

Angie Sambuco
President
1st Commercial Plus Corp.
23035 Sunfield Dr.
Boca Raton, FI 33433
561-479-2235
e-mail samb6233@bellsouth.net