

From: "Robinson" <robinson@floridachoice mortgage.com> on 04/07/2008 02:30:04 PM

Subject: Regulation Z

Good morning, my name is Robinson Cespedes, I've been a Licensed Mortgage Broker since 1994, I formed my company Florida Choice Mortgage in 1998 and have been approved to originate FHA loans since 1999.

I fully agree and support some of the changes the Federal Reserve Board as well as HUD are implementing, some of them are really needed and it's my belief the industry will benefit from them.

It does concern me, that some of those changes will not be applied to all originators, it will be excluding direct Lenders.

In my opinion, in the last few years most direct Lenders have become traders of loans, they package and resell loans they originate.

I have been originating loans since 1994, I have done it in an ethical and professional way, I'm always available for my clients, and so is everybody that works for my company, we don't "go home" at 5:00 P.M, and we don't stop answering the phones on Saturdays or Sundays either, and many times we go to the clients homes, when it's for their convenience.

The level of service we always provide, is very personalized and hard to equal, changes should apply to All Originators.

Revisions and changes are from time to time needed for the protection of the consumer, but this changes should apply to all originators and encourage competition on price and service.

Thank you for considering my comments and have a great day.

Sincerely.

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