

**From:** "Christina Carroll" <mkdream100@mywdo.com> on 04/07/2008 03:15:02 PM

**Subject:** Regulation Z

I have only been doing loans for 6 months and I love it. This is the problem that I find. I have a right to make money just like any other guy next to me. So tell me who has the right to dictate priveledges that are given to some mortgage companys and not others? I am not understanding this! Banks don't want to do a loan because of X, Y and Z and they are seriously starting to sound like a bunch of wineing babies! Get over yourself and just do your jobs. I have more clients that come to me because they don't want to max out becuae they fear foreclosure but a bank won't do a loan for any reason unless they do max out. Sorry I get paid either way and I don't care. If my client does not want to push their finances over the edge, I am in full support of their efforts. I have not seen so much bickering and back stabbing in my life. No wonder clients are running from banks. Get over yourself, quite bickering and snarleing, and just get to work! You will find that even if your on top or on bottom everybody will make more money if they just start working and stop talking! Taking away the yield spread is not going to help this economy in any way at all. What will it do? The people that come to us mortgage companys have already been turned down by Joe Bank. I will give them a loan because, I respect their choice not to max it out and Joe Bank has rejected everyday Americans for a lame reason, most likely. I see it time and time again. I help my clients get their credit repaired, I work with what they want, and I put them first on my list. So taking away the yield spread is not going to make life better for Joe Bank, because the person that comes to me for a loan already went to him and he already said NO! So Joe Bank should back off of the little guy and keep sending them to us because he can't do what we can do. That is why the client comes to us. Joe Bank said sorry no can do, I said let us see what we can do. Here's your score and this is what you need to do. Go see\_\_\_\_\_they will help you get your credit back on track. I don't know of any bank that does that! What do they do? Sorry come back in six months and pray that your credit has made and turn around and good luck with that. A shot in the dark really, and Joe Bank still does not get how I am actually makeing money? No Brainer really!

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