From: "Steven Moore" <smoore@1stsolutionmtg.com> on 04/07/2008 10:00:05 AM

Subject: Regulation Z

As a broker in VA, I am required to disclose every nickel I make, however the lenders can charge an interest rate way above market and the consumer will never know how much the lender made on the back end. Is this fair, and it is the lender who approved loans in house that are loan losses. Did you investigate the number of loans the big lenders had with zero downpayments? And how many negative amortization loans they did?

Steven Moore

"Your Mortgage Consultant For Life"
"Your Insurance Consultant For Life"
1st Solution Mortgage
103 W Broad St Suite 340
Falls Church VA 22046
703-752-3600 Phone
703-752-3604 Fax