

From: Frank Obregon <fobregon@mailtrs.com> on 04/08/2008 01:25:04 PM

Subject: Regulation Z

To Whom It May Concern:

It is a shame it has come to this. The same lobbyists that allowed this country to fall into this situation are shifting the blame on the mortgage brokers. They've been trying to eliminate us for years.

I've seen it time and time again the first thing a corrupt mortgage broker does when he accumulates enough assets is become a lender because it is there were they are best protected and can be most profitable.

One of the first large fines sited after the predatory laws went into effect was given to Citi Group. These are the companies that hire the lobbyists to eradicate the mortgage broker business.

I challenge anyone considering this ridiculous proposal to compare the percentage of defaults on all the loans my company has originated with that of any lenders South Florida loans.

It makes me sick seeing all that goes on and our politicians, who supposedly work for the people, running around in circles as if they were playing pin the tail on the donkey.

You don't fixed things in the getto by talking to Tiger Woods.

Sincerely,

Frank Obregon
President
Total Realty Solution, Inc.
Miami, Fl. 33176