

From: "Roberta Leed" <rleed@centurytel.net> on 04/07/2008 05:25:04 PM

Subject: Regulation Z

I am an independent wholesale mortgage broker. I have the highest standards of integrity in the industry and never have nor ever will suggest an inappropriate loan for my clients' situation. I have become increasingly disturbed--and now alarmed--at what the Federal Reserve Board sees as solutions to the current mortgage crisis, which was at least partially brought about by borrowers not fully understanding all of the implications and consequences of the loans they purchase.

Many of them have an over-reliance upon the APR, which is totally inadequate as a true measure of comparison between loans whose lenders have deliberately hidden fees by not including them in the appropriate lines upon which APR is determined.

"Additionally, I support and agree with the comments submitted by the CMPS Institute which can be found at: <http://www.cmpsinstitute.org/pdf/CMPSCommentsforFRB.pdf>

Most sincerely,

Roberta Leed

Sound Home Loans

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