From: "Anthony Irizarry" <anthony@unitedlendingnow.com> on 04/08/2008 11:50:03 AM

Subject: Regulation Z

To Whom It May Concern

The mortgage brokers are not the people to blame for the mortgage meltdown. If you look at our Countries history for the past 40 years, the housing boom's that have taken place have always deteriorated after the market was exceptional. The mortgage brokers were only originating loans that they where allowed to originate. The federal reserve, along with the law makers and the New York Big bank's loosened the underwriting guidelines and made it easier for people to get loans. During this exceptional time with the housing boom , no one including the Federal Reserve complained about the Mortgage brokers. The profits were record breaking for the big banks, and the mortgage guidelines just kept getting easier and easier for consumers to buy homes with no money ,and bad credit. The mortgage broker's are not to blame for the financial institutions that were begging the small brokers to use them to lend their money

Best Regards,

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