

From: "Jorge Labarraque" <jorgel@bmortgage.org> on 04/01/2008 10:05:06 AM

Subject: Regulation Z

I believe that the dramatic changes on Docket No. R-1305 is excessive and is not the root cause of the problems that we are having today. I believe that self employed barrowers need to have stated programs or else they will not qualify and I also believe that our time and responsibilities should be compensated. The problem is that our taxes and insurance are to high and that there should not be negative amortization loans except reverse mortgages

Thank you and please don't make improper changes

		WE,VE GOT YOU COVERED
<p>Jorge A. Labarraque <i>Loan Officer</i></p> <p>jorgel@bmortgage.org www.blanketmortgage.org</p>	<p>Blanket Mortgage Services Inc. 9830 SW 77 Ave Suite 120 Miami, FL 33156</p> <p>305-274-5626 tel:  305-273-7283 fax: 305-273-7283 mobile: 786-402-7505 </p>	