

From: Barbara Goolsby <barbaragracegoolsby@gmail.com>
Sent: Wednesday, November 21, 2012 4:35 PM
To: GFEE Input
Subject: comment from a long-time foreclosure defense practitioner

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Dear Sirs:

I have been represent homeowners in mortgage foreclosures for the past thirty years. The level of fraud I have encountered in the past six years of practice is incredible compared the the 24 years that came before.

The recent fraud includes fraudulent underwriting by the lenders-- inflation of property values, approval of adjustable loans which are of no benefit to the borrowers, but of obvious benefit to the lenders. The benefit to the lenders is evidenced by the exhorbitant yield spread premiums they were happy to pay brokers for selling homeowners loans way above par.

It has taken an amazing amount of effort to represent homeowners in defending these foreclosures. For your agency to now consider penalizing homeowners in Florida through the imposition of additional fees compounds their victimization.

We urge that you immediately withdraw the fees you are considering imposing on Floridians simply because they have been exercising their rights under the law to dispute ill-founded foreclosure actions.

Sincerely,

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