



UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
PHILADELPHIA DISTRICT OFFICE
MELLON INDEPENDENCE CENTER
701 MARKET STREET
SUITE 2000
PHILADELPHIA, PENNSYLVANIA 19106-1532

CAROL I. ROSENBLAT
ATTORNEY-ADVISOR
(215) 597-3100
rosenblatc@sec.gov

073-1

February 24, 2005

William McCloskey
4335 Deerpath Lane
Philadelphia, PA 19154

Re: Ameriquest Mortgage Company

Dear Mr. McCloskey:

Thank you for contacting the U.S. Securities and Exchange Commission ("Commission") regarding Ameriquest Mortgage Company. Ari Gabinet asked that I contact you. We are referring your complaint to the Pennsylvania Securities Commission and the Federal Trade Commission, which we believe are more appropriate to handle the concerns you expressed. We certainly appreciate the fact that you have contacted the Commission.

I have enclosed an SEC Form 1662 that governs information given to the Commission. As always, you have the right to be represented by an attorney in connection with your concerns.

This should not be construed as an expression of opinion on the part of the Commission or its staff that any violation of law has occurred, nor should it reflect adversely on the character or reliability of any person or entity, or on the merits of any security involved. Once again, thank you for contacting the SEC.

Very truly yours,

A handwritten signature in blue ink that reads "Carol Rosenblat".

Carol Rosenblat
Attorney Advisor

Enclosure: SEC Form 1662



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March 1, 2005

VIA FEDEX

William McCloskey
4335 Deerpath Lane
Philadelphia, PA 19154

Re: Ameriquest Mortgage Company

Dear Mr. McCloskey:

Pursuant to our conversation, I am enclosing information regarding possible sources of legal assistance. As I indicated, the U.S. Securities and Exchange Commission is not authorized to render legal or financial advice, nor may we represent any individual in connection with the assertion of his personal claims or rights. However, you may wish to consult a lawyer specializing in securities laws and/or labor law to explore any remedies that may be available to you. As I indicated further, there may be very short deadlines under the Sarbanes-Oxley Act in connection with seeking whistleblower protection. Moreover, there are specific procedures that must be followed in order to ensure protection. You have the right to be represented by an attorney in connection with your concerns.

This should not be construed as an expression of opinion on the part of the Commission or its staff that any violation of law has occurred, nor should it reflect adversely on the character or reliability of any person or entity, or on the merits of any security involved. Once again, thank you for contacting the SEC.

Very truly yours,

Carol Rosenblat
Attorney Advisor

Enclosure
Possible Sources of Legal Assistance