

**From:** Tom Moye <tmoye@copacproperties.com> on 03/27/2008 08:45:11 AM

**Subject:** Regulation Z

Dear Sir/Madam:

I am in the real estate and mortgage industry and am writing to express my view on the proposed law changes from the Federal Reserve Board. I believe this will contribute further to the severe devastation and inventory problems we are experiencing due to the fact that financing will be impossible for the majority of the buying public. From a finance perspective eliminating subprime paper, going after mortgage fraud aggressively and regulating hedge funds and speculators would all contribute to the crises.

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