

From: "Matthew Podolsky" <matthew@clearwaterfn.com> on 03/28/2008 03:00:03 PM

Subject: Regulation Z

I am a professional mortgage broker and have been in this industry assisting homeowners for nearly 6 years. Docket No R-1305 will drastically limit a consumers choice and put even more strain on the housing crisis. Please review your actions and listen to industry leaders before you make any hast judgments. There has been a lot of wrong doing in the financial system these past few years and the actions you plan an taking will not prevent them from happening again. The action you plan on taking will initiate a dominoe effect and severely cripple homeownership in the US. Thank you for taking the time to review my comments and concerns.

Sincerely,

MATTHEW PODOLSKY

Mortgage Broker