

From: "pedro arrubla" <pedro@myfreedomrealty.com> on 03/29/2008 09:55:02 PM

Subject: Regulation Z

Please consider following opinions:

- 1- To have on Australia mortgage system in favor of consumers payments their home, its a healthy economy growing in favor of people.
- 2- Banks should disclose to consumers the opportunity to pay in advance the 30 years fix loans in a short period of time if an extra dollars will be accounted to principal and be adjusted principal yearly to reduce interest payment proportionally to amounts paid.
- 3- To get credit better accessible to consumers.

Regards