

From: "Kevan Green" <kevang@san.rr.com> on 03/31/2008 02:15:03 PM

Subject: Regulation Z

To Whom It May Concern: Please don't eliminate Stated and No-Doc loans; it will be almost impossible for self employed borrowers to qualify for a new purchase loan or a refinance home in the future. As everyone knows self employed borrower right off as much as possible and to stay in guideline with the IRS to avoid paying a lot in taxes. If this law passes you will be hurting those borrowers that want to make a better life for them selves and others they employ by not allowing them to purchase or refinance their current home they currently live in. Regarding the New APR trigger, this again will hurt those people trying to keep their homes in this crazy market.

Thanks,
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