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Subject: Regulation Z

This is ridiculous are you trying to put every lender out of business. Wake up and smell the roses. We are in this predicament because of the hedge funds had too much money and were giving guidelines to us lenders that were unrealistic. No doc loans 620 credit score at 100% financing, no ratio loans 600 100% financing,

Investor loans 95% financing 640 credit score what do you expect. There is only one group to blame Hedge funds. Now you want to correct this dilemma Loosen up the guide lines where they make sense.

Dennis DeMase