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Subject: Regulation Z

In response to the Federal Reserve Proposal I offer the following comments. No individual group of people is responsible for the mortgage crisis in this country. No one should seek to find a scapegoat to shoulder the blame. Instead we need to focus our collective attention toward improving the quality and availability of the mortgage programs. Stop dwelling on the past mistakes of the borrowers. Instead, acknowledge when they have worked to improve their situation and reward them by allowing them to move forward. This will encourage more people to take responsibility for their mistakes and work to improve it if they know there the light at the end of the tunnel will not be an oncoming train.

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