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Subject: Regulation Z

I am writing this letter to you today because I am asking that Docket # R-1305 be stopped Immediately.

This proposed legislation will severely limit the lending options available to both Prime and sub-prime borrowers because the Threshold is way too low.

Neg-Am loans are not always bad and are not only used by sub-prime borrowers. Eliminating pre-payment options will make lenders less competitive.

Eliminating stated income options will lock current borrowers down with the possibility of no future finance options.

Please do not allow this legislation to go any further

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