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Subject: Regulation Z

NO to new rules.... this new rate benchmark will *exclude* most loans today
all loans with unusual or inconsistent income are you kidding me, that's like everyone people on straight
commission like me, waiters and people who are self employed – everyone I know has their own
business practically and our earnings fluctuate each year...this is ridiculous. Lenders must predict the
ability of borrower to pay for next 7 years – that's a little unrealistic. The concept is nice but really, are
you or anyone you know in same financial situation you were 3,5, 7 years ago?

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