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Subject: Regulation Z

This is going to kill the Real Estate market as we know it. The past mistake of easing the qualifying parameters and the down payment required to buy a home should not be the cause for people to not achieve the AMERICAN DREAM of owning a home. Be careful with the actions you now take for it could hurt us even further. Try not to over regulate at a drastic pace, rather do it in small increments to not do further damage. God save this country, Jose A. (Tony) Escardo.