

**From:** "Alain Michael" <alainmichael@verizon.net> on 04/02/2008 08:25:03 PM

**Subject:** Regulation Z

If this bill passes, we will be forced to charge borrowers an hourly rate like lawyers and accountants do. If this is where you see the country headed - - then pass this bill

I have to feed my family just like every other American

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