

From: "Tom Van Sky" <tom@oceanfrontlending.com> on 04/08/2008 07:00:03 PM

Subject: Regulation Z

The proposed changes are Un-American and anti-business. Are you trying to make the housing crises worst than it already is? Are you telling me that people who are self-employed are never going to be able to buy a home? Stated Income loans are more than 25% of the industry. Are you willing to let 25% of American households lose their houses? Say **NO to all the new regulations!!!**

Thank you,

Tom Van Sky

Sales and Marketing Broker

Ocean Front Real Estate

Office (888) 880-9993

Fax (714) 963-3115

Cell (714) 925-9739