

**From:** Jeff Arnold <jarnold@ljlffunding.com> on 04/03/2008 03:15:04 PM

**Subject:** Regulation Z

I OPPOSE the proposed regulations in Docket No. R-1305. The proposals being made are not ultimately beneficial to the borrower and will only result in additional regulations and obstacles to a homeowner getting a loan.

**Instead of proposing new regulations, the government agencies charged with overseeing the mortgage industry should just start to enforce the guidelines that they have in place.** There are plenty of regulations in place in our industry but they are not being enforced. The regulations being proposed in Docket No. R-1305 are simply re-worded regulations that are already in place, but not being enforced.

Thank you,  
Jeff

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