

**From:** "John Testa" <jtesta@tgiinsurance.com> on 03/25/2008 11:20:03 AM

**Subject:** Regulation Z

To whom it may concern:

I am writing to you today in opposition of Docket # R-1305. I feel that this will limit consumer choice in borrowing and have a negative affect on the types of consumers that can purchase homes. This will ultimately hurt the middle class and self employed individuals. Changes should be made to avoid the foreclosure mess we are in now but the proposed changes are too much and will only make millions of Americans unable to obtain home financing.

Sincerely,

John Testa  
TGI Insurance Agency  
1544 Matthews Mint Hill Rd  
Suite E  
Matthews, NC 28105  
Phone: (704) 846-1400  
Fax: (704) 846-0200