

From: MortgageGabe@aol.com on 04/08/2008 10:00:09 AM

Subject: Regulation Z

Please consider the suggested points and comments made on Docket no. R-1305 . Real life experiences should be considered to protect the Brokers , Lenders , and Consumers. Thank you.

Gabe Gabriel - Licensed Mortgage Broker / Realtor

"WE SAY WHAT WE DO , AND WE DO WHAT WE SAY "