

From: EDWARDHRU@aol.com on 04/08/2008 10:50:04 AM

Subject: Regulation Z

Good morning.

It seems to me that the measures included in this Federal Rule are above and beyond those that should be allowed. There has to be some flexibility or we will get to a point that only certain people at certain levels of income with certain credit criteria will be able to get a loan. Assuming that the public is remotely capable of deciding what it needs by way of a mortgage, the rules must stay flexible enough to accommodate the masses.

Thanks

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