From: Evan Lewis

Subject: Regulation Z - Truth in Lending

Comments:

Jennifer J. Johnson Secretary Board of Governors of the Federal Reserve System 20th Streetand Constitution Avenue, N.W. Washington, D.C. 20551

Re: FRB Docket No. R-1390

Dear Ms. Johnson:

Thank you for this opportunity to comment.

I respectfully request that the Board better protect homeownership rights by keeping a stronger right of rescission than the proposed regulations would provide.

As a practicing attorney who has represented homeowners abused by lenders in D.C., VA and NC, it is apparent to me that the Fed is not taking its consumer protection mandate or its role in stabilizing our economy into account at all in issuing these absurdly pro-lender proposed regulations.

I fully support the comments submitted by the National Consumer Law Center, and I hope you will give them serious consideration in your final deliberations.

I hope that as you finalize the rule you will consider the importance of TILA in protecting homeowners and our economy.

Sincerely,

Evan Lewis