

**From:** GONZALO GONZALEZ <gonzalo.gonzalez@commercempg.com> on 04/01/2008  
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**Subject:** Regulation Z

Please do not take actions that will cause more unemployment.  
Not every mortgage originator acted in bad will when originating all those bad loans.  
With current improved guidelines the mortgage industry is already adapting to change and is now on the right path.

*Gonzalo A. Gonzalez*