

**From:** camenegus@comcast.net on 04/07/2008 12:35:00 PM

**Subject:** Regulation Z

No to New Rules - Do not penalize consumers who work hard and went into their loans properly. We should not pay for the irresponsibility of consumers who got in over their heads knowing they could not afford these homes. Ignorance should not be the excuse, neither should our tax dollars help pay for their mistakes and bail them out of their own responsibility. Why is the government interfering? We're not a socialism. This is America. Let the free market take it's course.