

From: Jeff Newman <jdnewman44@yahoo.com> on 04/03/2008 02:55:03 PM

Subject: Regulation Z

Docket # R-1305

Please consider postponing voting on or implementation of the proposed new rules regarding regulation Z.

The proposed rules will not make mortgages safer or more readily available. The many variables that go into making a loan work for a borrower are what is important and not all relevant data is always available at time of application.

Again please reconsider this kneejerk reaction and allow the current guidelines to continue to protect prospective borrowers.

**Sincerely
Jeffrey D. Newman**