

**From:** jcbloan@aol.com on 04/01/2008 03:10:03 PM

**Subject:** Regulation Z

Dear Sir I have been a licensed mortgage broker since I retired 10 years ago., at 65 to help support myself. I am glad to see the above proposal as the morrtgage industry was getting to lax. No ratio and 100% loans gone and good riddance. There is room for stated self employed with good credit. The 3% rule, Til in advance and 7 year qualifying requirements are becoming to restrictive. Please, let's not throw out the baby with the bath water. Jack Bernstein loan officer