Fed to rein in shoddy lending practices

IN SPORTS

8 CHARGERS TO PRO BOWL

Central bank takes a more active role

BY DAVID Chen
The Washington Post

The Federal Reserve proposed new regulations yesterday to clean up a broad array of
shady mortgage lending practices, a move that rep- resents the central bank's most
significant response to the sub-
prime crisis, according to sources.

The proposed rules would

draw by the Fed toward a "total
"prudent" approach to new
mortgage lending and would
likely affect a wide range of
brokerages, lenders, brokers and
borrowers. Home buyers would
have to prove great deal
in not taking on more debt than
their income. Mortgages

likely could not prepay only
for "hard" reasons. Citibank's
president of residential lending
suggested that it did as well.

Fed Chairwoman Janet L.
Bernanke said it took time to
write regulations that are well
balanced.

The regulations were
crafted with an eye

in expanding deposit insurance and Americans
offered

Treasury.

Aguirre's expert didn't
give testimony

By Alex Beth

San Diego Union-Tribune

UCSD's San Diego Union-Tribune

PIERSON, A1B

STRINGY THEORY

Two UCSD scientists untangle a mystery, shedding light on why long strands tend to become tangled

BY Scott LaFerr, STAFF WRITER

A ppeared to be more random, but no one
was sure. It was the first time they had
seen anything like it in their years of
research. The results were published in
the journal Nature last month.

USCS's Daniel Smiljic and Dennis Smith say Christmas lights and other long strands need only sufficient space and movement to become tangled. San Diego Union-Tribune

PIERSON, A1B

Anatomy class pays respects to cadaver

By Eleanor Yang Su

The students were one of the

University of California San Diego

The University of California San Diego's anatomy class paid tribute to their cadaver last week with 129 medical stu-

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