From: LD

Proposal: 1490 (RIN7100-AE19) Reg AA - Repeal of Unfair or Deceptive Acts or Practices

Subject: Regulation AA

Comments:

Date: Aug 28, 2014

Proposal:Regulation AA: Unfair or Deceptive Acts or Practices [R-1490]

Document ID:R-1490

Revision:1 First name:LD Middle initial: Last name: Affiliation (if any): Affiliation Type: () Address line 1:

Address line 2: City: State: Zip:

Country:

Postal (if outside the U.S.):

Your comment: As a recently retired banker of 45 years and lending compliance offer about the last 12 of those, it appears you are leaving this issue in limbo unless a like rule is issued under Dodd-Frank. Yes, there are some unnecessary regulations, but this is not one of them.