

From: Prudential CT Realty and CTREIA, Carol A Damato
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Subject: Reg. Z

Comments:

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Name: Carol A Damato
Affiliation: Prudential CT Realty and CTREIA

Comments:

This will only continue to send the real estate market into a downward spiral. Recovery will never occur if people, especially low income individuals and investors, cannot fund their real estate purchases creatively since banks are not making it easy for a person with great credit to get a mortgage. It does not surprise me at all that this bill comes from the likes of Dodd and Frank who were part of the initial problem with the Banking and Real Estate (i.e. Freddy Mac and Fanny Mae) boondoggle.