

**Subject:** Regulation Z

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Amend Home Mortgage Provisions of Regulation Z----- "Our goal is to promote responsible mortgage lending, for the benefit of individual consumers and the economy," said Federal Reserve Chairman Ben S. Bernanke. "We want consumers to make decisions about home mortgage options confidently, with assurance that unscrupulous home mortgage practices will not be tolerated." I applaud the efforts and direction the Federal Reserve is heading in to protect the consumer and prevent deceptive lending. Respectfully, Michael