

From: Gregory M Ward  
Subject: Reg Z - Truth in Lending

---

Comments:

Date: Sep 28, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
Document ID: R-1366  
Document Version: 1  
Release Date: 07/23/2009  
Name: Gregory M Ward  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

Typical of a government entity to go in guns blazing after the issues and problems have been solved....