From: Mike R Weatherford

Subject: Regulation Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act Document ID: R-1390 Document Version: 1 Release Date: 08/16/2010 Name: Mike R Weatherford Affiliation: none Category of Affiliation: Other Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

This is a terrible idea, banks need to be MORE strictly regulated, not less. Banks need to be PUNISHED for their screwups, not permitted to pass the buck on to the consumer. Banks have a duty of care for their customer, and when they screw up, it's not up to the customer to fix their mistakes.