

From: Idaho Mediation Association, Diane K Barker
Subject: Regulation Z - Truth in Lending

Comments:

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Comments:

Dear Board of Govenors,

I have watched the meltdown of the housing market. I am convinced our housing market problems were created by faulty and often fraudulent lending practices, created and promoted by Wall Street and large banks. I have tried to pick up the pieces of this mess by volunteering my time to over 20 people in my small community by helping them figure out their loans, proposed modifications, and so forth. I want to make this perfectly clear and honest. I do not trust the large banks, I do not trust the Fed, I do not trust

Wall Street. I use to be a very trusting person and assumed most business people had ethical standards to guide their practices. I no longer beleive that regarding the institutions I mentioned above. The only person I trust, really, right now, in government, is Elizabeth Warren. The Fed ABSOLUTLY SHOULD NOT CHANGE ANY ASPECT OF REGULATION Z-TRUTH IN LENDING. Any changes to the Act should be the sole responsibility of the Consumer Financial Protection Agency. Sincerely, Diane Barker