From: Shelly D Smith

Subject: Regulation Z - Truth in Lending

Comments:

Date: Dec 04, 2010

Proposal: Regulation Z - Truth In Lending Act Document ID: R-1390 Document Version: 1 Release Date: 08/16/2010 Name: Shelly D Smith Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

To Whom It May Conern, Retroactivey changing long standing laws will not begin to resolve the massive fraud and ponzi scheme that has been peretrated on US soil. If the Federal Reserve were ever audited the real fraud would be revealed. Eventually you will render yourselves powerless. So, because the bankers are lining your pockets and supporting your jobs, you feel a need to change long standing laws because they could not abide by them? Open yourself up for audits. Let's see what is behind your curtains. The easy money policies for 20 years caused this mess....which would be you Federal Reserve. Stop the maddness!