From: Merlene A Kichton

Subject: Regulation Z - Truth in Lending

Comments:

Date: Dec 05, 2010

Proposal: Regulation Z - Truth In Lending Act

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This proposal is outrageous! What are you thinking? Have the banks not already caused enough chaos with their illegal and fraudulent acts? You are now going to strip away a consumer protection that has been in place for years? Tell me how this will help the average american consumer? It will help the banks continue their illegal, fraudulent and deceptive practices and YOU WILL BE GIVING THEM PERMISSION! Americans are fed up with the corruption and proposals like this only show that the corruption has permeated to the highest levels of our government. Stop trying to protect the banks. It is their responsibility we are in this mess in the first place. It is time the Fed and the government hold them accountable and stop trying to make it easier for them to perpetrate their greed. I am so disappointed in my government. I am ashamed that we the people cannot rely on our government to protect and defend us. You don't care about the average american as long as the people with the deep pockets that are filled with the fruits of our labor are happy, apparently so are you. Stop protecting them and start protecting us. That is your job.