From: Karen Hargrave

Subject: Regulation Z - Truth in Lending

Comments:

Date: Dec 06, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1390 Document Version: 1 Release Date: 08/16/2010 Name: Karen Hargrave

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## Comments:

Sirs: I will forego telling you just what I think of you and simply direct your attention to the following statement: In the great majority of cases brought to stop a foreclosure in the majority of states, TILA rescission claims are included. Passage of the proposed rule will considerably exacerbate foreclosure statistics in this nation harming countless homeowners, communities and the economy. Additionally, the tolerances and changes to the material disclosures proposed in this docket would also harm consumers. For these reasons, I request that you withdraw the entire docket, and leave the update of TILA to the Consumer Financial Protection Bureau when it takes over this area in July, 2011.