From: William R Gerlach

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: William R Gerlach Affiliation: US Citizen

Category of Affiliation: Other

Address:

City: State:

Country: UNITED STATES

Zip:

PostalCode:

## Comments:

I opposed the revision proposed for TILA. There can be such a middle ground that would eliminate the lawsuits from each party that should be the focus of the regulation, rather than removing a provision that homeowners have to control/protect from predatory lending. The laws are too complex and any revision should prove it will reduce court actions by being fair to begin with.