From: Jeffrey A. Williams

Subject: Regulation Z -- Truth in Lending

Comments:

To whom it may concern,

In response to:

http://www.federalreserve.gov/newsevents/press/bcreg/20101117a.htm

I am in agreement with this proposal overall. I do believe that it would be wise to implement it in a shorter amount of time than has bee prescribed so as to limit potential further damage that has already been done.

Kindest and respectful regards, Jeffrey A. Williams