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Subject: Reg Z - Truth in Lending - HELOCs

Comments:

Date: Dec 23, 2009

Proposal: Regulation Z - Truth in Lending - Home-Equity Lines of Credit (HELOC)

Document ID: R-1367

Document Version: 1

Release Date: 07/23/2009

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I partially agree...the mortgage industry is a mess right now because of more restrictions when the ones we had in place were not enforced..why not just enforce the rules and regulations currently in place.