From: Envoy Mortgage, David J Zugheri Subject: Regulation Z -- Truth in Lending

Comments:

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Name: David J Zugheri
Affiliation: Envoy Mortgage

Category of Affiliation: Commercial

Address:

City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

I would like to voice my personal opinion to keep HVCC in tact. Thank you,

David Zugheri