From: William W Baker

Subject: Regulation Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I respectfully oppose the new propsed disclosers. I have been in the Insurance Industry for over forty years and these proposed disclosures are highly biased and unfounded to say the least. Many folks cannot purchase Debt Protection, outside a loan, because of their occupations, such as, our military, firemen, police, the self employed, constructual steel workers, etc. These proposed new disclosers will not prevent folks from dying but it will cause many to die without protection.