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Subject: Reg. Z

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Comments:

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COMMENT ON PREPOSED SECTION ABILITY-TO-REPAY. FIRST OF ALL, I CAN NOT BELIEVE THAT ANY REGULATION COULD BE 476 PAGES. THE SECTIONS IN THIS IS THINGS THAT COMMERCIAL BANKS HAVE BEEN FOLLOWING FOR YEARS. AGAIN, I CAN NOT BELIEVE ANY REGULATION CAN BE THAT EXPANSIVE. THANK YOU MR. DODD AND MR. FRANK!!