

From: Anonymous

Subject: Reg. Z

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Comments:

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Name:

Affiliation:

Category of Affiliation:

Address:

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Comments:

The Fed should not establish any qualifying standards. Advising on factors to consider is helpful, but the lender should decide who can repay the loan based upon the totality of criteria rather than being limited to only those who meet or exceed every "standard" minimum criterion the Fed thinks up.