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Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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I am glad to see sensible guidelines being considered for creditors. Having been a realtor since 1975 and watching this country lend itself into an economic crisis via non-conforming, no-doc, and interest only loans...this proposal delights me. It's time we realize that EVERY American is not deserving of home-ownership whether the issue is personal finance or a matter of responsible behavior.