From: Carlton F Rowell

Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

Please consider that in the zeal to protect the consumer and home-owner, this legistlation will on average be greatly adding to the difficulties many will face in selling their home, or liquidating equity, will reduce sales opportunities, and on average thus controvert the original purpose --- in addition to slowing the general economic recovery.