From: Debby Verbeten

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

Subject: Reg. Z

Comments:

Date: Aug 11, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R1417 Document Version: 1 Release Date: 04/19/2011 Name: Debby Verbeten

Affiliation:

Comments:

I would like to comment on the Dodd-Frank bill. This bill is very constrictive to small businesse rehabbers and builders. As you know that last 3 years have been extremely hard on small business owners and to restrict them farhter will only impede their ability to grow their business and create more jobs.