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Subject: Reg Z - TILA Mortgage Disclosure Improvement

Comments:

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Comments:

After reading through the Interim Rule issued on 12/29/10 in the Federal Register, it is my belief that most consumers do not realize the interest they pay on their mortgage is in arrears and by requiring the TIL to reflect the payments using the interest rate change date will be extremely confusing to the consumers. Please reconsider keeping the TIL as was announced in the 9/24/10 interim rule to reflect the payment changes on the payment change dates.