From: Cherie L. Johnson

Subject: Regulation Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

It is outrageous to provide Banks more protections than consumers with all the predatory lending. The Banks have engaged in what I consider fraud and this rule appears to be aimed at protecting them. I find it interesting we encourage corporate welfare and moral hazard at the expense of the American people. When will you decide to help regular people.