From:

Miyuki Zybura Subject: Regulation Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act Document ID: R-1390 **Document Version: 1** Release Date: 08/16/2010 Name: Miyuki Zybura Affiliation: Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

Comments:

Let me get this straight... Bank speculation causes the market to crash.... -Causes the loss of my job...18 months. -Bank agrees to modification w/trial period. -after successful trial period, bank declines modification -loose entire retirment savings trying to feed the family and pay the bills. -get hired after 18months unemployed w/higher income than before -Bank refuses to accept any mortgage payment other than the entire balance due -Bank declines modification or refinance even w/no change in principle. ...and last but not expletive deleted...!