From: Michael T. Iglesias

Subject: Regulation Z - Truth in Lending

Comments:

Date: Dec 22, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1390 Document Version: 1 Release Date: 08/16/2010 Name: Michael T Iglesias

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## Comments:

I oppose the Federal Reserve Board's proposed changes to the Truth in Lending Act published in FRB Docket No. R-1390. IT IS OUTRAGEOUS THAT HTE FEDERAL RESERVE BOARD IS SNEAKING THIS HORRIBLE AMENDMENT BY THE AMERICAN PEOPLE DURING

THE HOLIDAY SEASON!!! Our nation is facing the worst foreclosure crisis since the Great Depression. The Federal Reserve Board should be strengthening, not weakening, consumer protections. I urge the Federal Reserve Board to withdraw the proposed rule IMMEDIATELY. Sincerely, Michael Iglesias