From: Larry Kearse

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

Craziest idea that I've ever heard...given the real estate and home ownership markets in this country. Why don't you just declare default and finish driving the economy into the ditch. Please cancel this completely asinine proposals. Now!