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

Comments:

Date: Jul 14, 2011

Proposal: Regulation Z; Truth in Lending
Document ID: R-1417
Document Version: 1
Release Date: 04/19/2011
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I am totally oppose to this crippling policy that will further handicap our housing market, this will create a serious gridlock to the housing market, and most of the possible buyers nor sellers will not be able qualify, therefore it will further slowdown our ailing housing market thus put a damper in our economy, we sensible reform and not the once that will damage our housing market.