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

Subject: Reg. Z

Comments:

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## Comments:

This Dodd-Frank Act is an obvious attempt by bank interest to redirect the current stream of buyers back into their own pool. They have only themselves to blame as to the existing conditions a person has to qualify for a mortgage these days. They made loans out to unqualified buyers because the they knew that the insurance companies insuring the loans would cover them. Now they want to take away the rights of property owners to sell their homes themselves because no one can qualify for a loan under current bank restrictions. Does the banking industry think the public is that blind. Come on Bankers, you made your bed, now you can sleep in it. Your greed is showing again.