

From: Homestead Properties, Inc., C. K. Schicktanz  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

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Comments:

Date: Jul 15, 2011

Proposal: Regulation Z; Truth in Lending  
Document ID: R-1417  
Document Version: 1  
Release Date: 04/19/2011  
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Comments:

Your motive is noble; your logic is misguided. Please reconsider this ruling.