From: James Lee

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

Subject: Reg. Z

Comments:

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You will be crippling house buying for a huge market. You must be aware of this. The only reason I can think that you would attempt to pass such a restrictive law is to further jeopardize home sales from occuring on the secondary market, creating an even deeper recession/depression. Policies like these will only help bring this country down. You must know this, which means, our country is doomed, since you are in the position of power and can apparently get away with creating such lunacy.