From: CFRI, Howard Steele

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:

I think this would be a grave mistake and keep many people from acquiring a home. Why is it a good thing to make it difficult or impossible for people to afford a home. I think this is totally the wrong direction and needs to be

ended. Howard Steeele