

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

Comments:

Date: Jul 16, 2011

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

Comments:

REgulations of this type will sweepingly reward wrong behaviour. While many people were pushed out of their homes due to cercomstances beyond their control, many others willing overextended themselves and now will be rewarded for their lack of restraint. Separate the wheat from the chaff ... if you lost your job you are in a different category (possibly warranting this type of help), folks who falsified income, or other unethical behaviour, should not be rewarded in any manner.