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Comments:

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The nanny state is creating regulations that will cost us more to enforce than they will ever net in income or benefits- do you know the meaning of "regulatory burden"? Taxes and regulations should penalize what you do not want to grow... either we have some clueless regulators or we need to stop listening to what we are told by them and ask ourselves, what is the real desired outcome of this proposal, and critically analyze accordingly. Since when did you decide that people didn't know what was good for them and that they had no clue how to manage their money? Maybe we should be regulating financial education in schools instead of glossing over the subjects and wondering why people loose money in the stock market and get caught up in predatory lending schemes? THESE ARE NOT COMPLICATED, HOWEVER YOU MUST HONOR THE RIGHTS THAT PEOPLE HAVE TO EXERCISE THEIR AGENCY WITHIN THE BOUNDS OF HONESTY, MORALITY AND INDIVIDUAL RESPECT. go ahead strangle this great country with more regulations that produce nothing... it is quite apparent that no one in the government has understood the difference between an asset and a liability for 98 years now. freedom and security and responsibility take work- you have to let the individual decide how much they want for how much they want to obtain- a one-size-fits-all system will not work. this plan is just another link in the chains that bind us to socialism and limit our autonomy and choice- even as we are now, the united states of america is no longer free or capitalist.