

From: SunTrust Mortgage, Inc, Shannon C. Walstad
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards
Subject: Reg. Z

Comments:

Please accept this email as a request to reconsider the definition of a QRM as proposed by the Dodd-Frank Act. The way the definition currently reads will inhibit many minorities, first time homebuyers, lower income families, etc to qualify for a mortgage loan. These groups of people will be discriminated against and possibly never be able to achieve "the American Dream" of owning a home. In addition, QRM definition (eliminating these groups from being able to purchase homes) will further hurt the real estate market/our economy as it stands now.

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