

From: Mortgage Banker VR Capital Investments, Valerie P Robinson  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

---

Comments:

Date: Jul 17, 2011

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

Comments:

The Federal Reserve proposal is veribose. Many financial institutions are Not doing conventional lending to the qualified mortgage seekers. Second, Wall Street's not being truthful about the mortgage industry. Meaning, Why hasn't Wall Street informed the public consumer(including homeowners) of how they made bets(wagers) on how many homeowners would go into Bankruptcy after given their astronomical mortgages? And how much money. Opps, I mean profits did you "Banked" off of the Foreclosures of the homeowners? Valerie P. Robinson  
Mortgage Banker VRCapital Investments