

From: Anonymous  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
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Comments:

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Comments:

The United States Government and Federal Reserve Board needs to keep mortgage lending as open as possible to facilitate free markets. This proposed Rule will limit mortgage lending, and that limiting will be harmful to consumers. Please do not strap lenders with unfair rules. When you strap the lenders, the consumers are harmed. Small loan size consumers are currently limited in their range of choices available. This Rule will make the small loan size consumer choices significantly worse, possibly eliminating most options altogether. Farm loans, land loans, and small loan amounts are already hard to find. This Rule will eliminate so much choice from the marketplace. Please do not adopt this Rule.