From:J. E OsborneProposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject:Reg. Z

Comments:

Date: Jul 18, 2011

Proposal: Regulation Z; Truth in Lending Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: J. E Osborne

## Comments:

This is outrages and at very least blurs the lines between government's and the current administrations cutting the legs out from under small business and independent investors. I thought we lived in a free country, where you could still make a business deal between two people without the government controlling it. Just because the government has messed up its finances to the extremes of breaking this fine country, why do the small business owner and homeowners have to suffer. Is this even legal. This is absolutely WRONG on so many different financial, legal and moral grounds. And I voted for this administration. THis is a joke and it inspires even more distrust with the current state of our financial affairs. NO to this is my comment. Way to distabilize an already abused and miss used middle-class. This just makes hard working people, you know the one that put their trust in you even more disinfranchised. This is a HORRIBLE idea. I say NO to this