From: Charles I Hogg

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

Subject: 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: Charles I Hogg

Comments:

i believe this proposal to be an infringement of civil liberties. Further it is a restriction of the individual being allowed to conduct business and help their community. Further, I believe this to be the intention of its instigators to enable banks and corporate business to have further control and monopolies of the housing industry. Haven't we already seen what can happen when the banks and corporations are allowed full control. Do we have to suffer more corruption from big business and government? charles I. Hogg