

From: Lihai V Tonga  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

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Comments:

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Name: Lihai V Tonga

Comments:

This proposal seems to fall on the side of Big Business. That will insure that large banking institution will squash the Moms and Pops operations and is very anti-small business. That will only make it more untenable for low income and bad credit people to obtain the American dream of owning a home. I hope you will come to an understanding that this will only make it worse for those that can't buy a house the conventional way let alone a different way of obtaining the American Dream. Please be advice that we will do all that we can to oppose this un-American and ill-advice bill from passing. In due respect, we will do our darnest to vote you out of office if you let this bill passed. Yours sincerely.