From: Anonymous

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

Subject: Reg. Z

Comments:

Date: Jul 20, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Anonymous

Comments:

This proposal will only kill the already dying housing market. The housing crisis was not caused by individual owners/sellers, but by the lenders who loaned money to anyone with a pulse, knowing they would just sell these mortgage backed securities and be free of them. There was no consequence for those lenders. Our economy is in serious trouble. We do not need anything that will make matters worse, and this certainly will.