From: Jeffrey Hall

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: Jeffrey Hall

## Comments:

I am just a US citizen who is very concerned with the direction our country is headed. The federal government was mandated by the Consitution to protect our Liberties and Security. Stay OUT of our personal affairs. More specifically, DON'T interfere with the way someone wants to sell his or her home. If they want to sell it themselves - without the use of outside financing - LET THEM! What business does the Federal Govt have in dictating how a homeowner sells their home? You want to reduce the Federal Deficit? Decrease - not increase - the bureaucracies that are in place. Don't add anymore regulations - we don't need or want them! STOP SPENDING! REDUCE GOVERNMENT! GET OUT OF MY LIFE! thank you very much