From: Douglas E Gudgeon

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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## Comments:

I would ask the committee to not implement Regulation Z [R-1417] as this will stifle a persons ability to become financially independent. Rules and regulations should be directed at Banks and Large Lending and Investment Brokers.