From: Allen Hebert

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

Comments:

I am totally against this idea for not allowing the private financing of house mortgages. This is going to put the housing market in far worse condition that it is IF you actually care about it.