

From: Gale Turner  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

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Comments:

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Comments:

This bill usurps the rights of private citizens to enter into transactions without approval/regulations by government. It in effect impedes our rights to purchase and own real property. Ironically, it is introduced by the very politicians ( DODD/FRANK) who almost single handedly created the debacle we face in the housing industry. Believe it or not, the average citizen is capable of entering into a private contract that benefits both parties. And when they make an error in judgement, they learn from it. Unlike our legislators who continue to make the same mistakes over and over again in the guise of protecting us. We don't need protection from the free market and private citizens. We need protection from YOU