From: Douglas Zook

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:

This would be yet another blow to our real estate and lending businesses with no real benefit to anyone. This should not be made law. Let the markets do their job so we can finally have a real housing recovery.