

From: Art E DeGray
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards
Subject: Reg. Z

Comments:

Date: Jul 21, 2011

Proposal: Regulation Z; Truth in Lending
Document ID: R1417
Document Version: 1
Release Date: 04/19/2011
Name: Art E DeGray

Comments:

with the passage of the SAFE ACT, the consumer is protected from abusive lending practices, which makes the Dodd-Frank bill unnecessary. There are also conflicts between the Dodd-Frank bill and the SAFE ACT.