

From: Arthur L Conley  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

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Comments:

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Proposal: Regulation Z; Truth in Lending  
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Comments:

This is a very misguided proposal that will affect many people, both owners and those who would like to buy a home but dont qualify for bank loans,although having good ability to cover payments. please drop this proposal from any regulations enacted.