From: Gale Cinquw

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:

Stop the madness. Leave owner financing without additional regulation. Keep America free. Stop killing economy. This "Z" regulation will harm especially low income people. Underemployed etc. Types which is more the norm since our refs are harming the once middle class.