From: Larry Heathcote

Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards

Subject: Reg. Z

Comments:

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Comments:

Just unbelievable! This will surely kill the u.s. housing market for decades, dramatically increase poverty, and cement further controls by greedy banks that got us into this MESS in the first place. Clearly, lawmakers DO NOT understand the real estate market nor its financing. Just unbelievable.