From: Lumberman Homes Inc.

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

Subject: Reg. Z

Comments:

Date: Jul 22, 2011

Proposal: Regulation Z; Truth in Lending

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Comments:

We have been in the real estate business for 25 yrs and feel qualified to say that this is the most unconstitutional and worst proposal specifically designed to empower the banks and government and to take away the rights of indivuals. Government has no business telling us how to sell our houses, what next? cars, boats, personal items, etc. This parallels China who controls real estate there, but they are a communistic country so back off.