From: Joy J.

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

Subject: Reg. Z

Comments:

Date: Jul 22, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011

Name: Joy J

Comments:

what in the world are you trying to do? Dood-Frank should be going to trial for causing the housing crisis in the first place, along with many others! This is a complete sham for a few to make more money. God Almigty is NOT AMUSED!!!!!!! Sellers should have every right to sell their own property. Get out of our faces, and if you don't like America, go live in Iran or China. I want to remind you that there is a document named the U.S. Constitution. If you think hard enough, it might come to mind. Try reading it. God have mercy on your souls. I pray for you. Jesus is coming very soon, then all of the power hungry, and money hungry will find no shelter. God set up this great nation, and only when He says will it be done, and when it is, all other earthly kingdoms will fall,

because Jesus will split the sky, and His kingdom will be forever, just as

Daniel 2 says!!!!!!! Like Napoleon, those caught without a shelter when Jesus comes will say, God is too much for me. God bless America.