From: Paul D Kiekel

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:

Regarding Regulation Z; Truth in Lending [R-1417] Please do not pass legislation or regulations that will inhibit the free right to privately lend or borrow funds according to the sole discretion of the lender and borrower, each respectively acting on their own behalf and for their own benefit according to their own sole discretion and without regulatory burden or restriction.