

From: Jimmie R Phagan
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
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Comments:

It is difficult for me to understand how you can even be considering such a drastic and debilitating action. An enactment of this nature would be a staggering blow to not only individuals, but to the economy of our country. Please consider this very carefully and do not enact it.