From:Jeff EppersonProposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject:Reg. Z

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leave most everybody alone to get business done. Without creativity and flexibility, deals do not get done. Stay focused only on those large institutions that create risk in the greater system. And may CEO & CFO accept the consequences of nefarious actions, intentined or not. But leave 95% of business alone. We dont need babysitters to do our business. Free advice: Start with Congress regulating itself.