From:Leonard PagelProposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject:Reg. Z

Comments:

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How unfortunate this is. Over zealous Congressional efforts to increase home ownership pushed the housing market into a bubble and now, in response to the bubble, Congressional efforts to correct the problem are, again, over zealous and will punish those trying to still help people with the dream of home ownership. The home buyer will turn away, the seller will walk away, and cities, states and lenders will be left with an untenable position. So very sad.