From: David Tokar

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

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Comments:

I have been investing in real estate since 1984 and strongly oppose this

legislation in it's current form for the following reasons: 1