

From: Glenn E Johnson  
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  
Name: Glenn E Johnson

Comments:

Due to the dismal state of the real estate industry, The Federal Govt.should be doing everything to fuel growth instead of passing laws to slow growth and possible shut down a segment of the industry that is working and provide home ownership to those that don't qualify for a bank loan