

From: Vietnam Veteran, Carl J Banks  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

---

Comments:

Date: Jul 27, 2011

Proposal: Regulation Z; Truth in Lending  
Document ID: R-1417  
Document Version: 1  
Release Date: 04/19/2011  
Name: Carl J Banks  
Affiliation: Vietnam Veteran

Comments:

The Board of Directors of the Federal Reserve Board own mortgages. Regulation Z will not affect them or politicians involved in implementing Regulation Z. All of the above are rich people! As a vietnam veteran, i feel cheated by our government because i cannot get approved for a home loan!