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Comments:

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Comments:

1. I strongly support the Temporary or "bridge" exemption from TILA. This will bring RESPA and TILA more in line with each other (which seems consistent with current commentary from the FRB and HUD -- ie combined GFE and TIL as an example of this). 2. One additional means to define "rural," for a possible exemption, is to use Rural Home Loan's (USDA's) definition and search parameters. Again, for time and cost to the industry would minimize implimenatation. Further, seems to truly capture most communities that should be included/excluded. 3. Violations for Ability to repay - needs to be a "timely" action. Timely??? Please give a specific time frame.