

From: Richard E. Todd
Subject: Revision to Escrow Account

Comments:

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Proposal: Regulation Z - Truth in Lending Act - Revision to Escrow Account
Requirements for Certain Home Mortgage Loans
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I feel the increase of escrowing from 1 year to 5 years is not every consumers best interest. Some consumers are able to escrow themselves without having to keep an extra reserve or able to use the funds for dividend gains or have differing cash flows that make escrowing more difficult. Please allow consumers their own choice in how their money is handled.