

From: Donald Young

Subject: Reg. Z

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Comments:

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Comments:

We are a small community bank, all you people do is to think up more stupid regulations for banks to have to deal with, it takes two weeks to be able to close a real estate loan now, the borrower thinks we are crazy, we just tell them it comes from the stupid idiots in Washington on the Dodd-Frank Wall Street Reform Act and the new consumer financial protection bureau.