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Subject: Reg. Z

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Comments:

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You are not protecting consumers by limiting options. You are not inducing free markets by lining them with lending limitations. I suppose now we can ask if we might even be better with less regulation. Regulation has now in part played a roll in 32 % of all American homeowners having negative equity. The free ( er ) markets of 2003 to 2007 where well on there way to fixing these problems. Now you have chosen who survives, and who thrives. If your going to line the Banks with TARP, TALF, QE1 & QE2. The least you can do is demand in return they lend the money out. Why not find the very business that where put down through all this and create loan pool for certain qualified companies. You can call it ? QE3! Offer 5 year loans to small business with zero interest rates. Like the deals you give the banks, but this time in the hands of people who work, create, pay taxes etc. Not sure who reads this, or who really cares. Keep your eyes on the issues that created this whole thing and what will fix it. We had to much liquidity, now we have zero. Real Estate, and small business is 70% of GDP, give or take. Fix Real Estate, Fix Small business and everybody will be fine. Best of luck. Matt