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Subject: Reg. Z

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Comments:

Date: May 27, 2011

Proposal: Regulation Z; Truth in Lending  
Document ID: R-1417  
Document Version: 1  
Release Date: 04/19/2011  
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Comments:

This new proposed rule is unnecessary as it basically relates to sub-prime mortgages that no longer exist. If you require the 5% retention on what you consider QRMs then you will find Banks unwilling to lend with less than 20% down and this will bring our now failing housing market quicker to failure. There are so many regulations and tightened underwriting guidelines that already cover this that this new rule is UNNECESSARY!!!! Please let it go.