

From: Janice K Sheppard
Proposal: 1406 (RIN 7100-AD65) Reg Z-Revise Escrow Account Requirements for Certain Home Mortgage Loans
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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Comments:

Dear Representative, please cease the continued over burdensome and timely/costly change to mortgage regulations. If a simple information piece is needed for the consumer so they understand escrow and escrow requirements than that is fine but please tag it onto existing HUD, RESPA, rules for the information. Another change to Reg Z is confusing and unnecessary. Thank you.