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Subject: EGRPRA

Regulation Z began as an attempt to provide customers with an easy way to compare loan rates and terms with other lenders. However, this long and complex regulation should be thoroughly reviewed and a determination should be made to see if it cannot be constructed into something more understandable for the consumers as well as easier and less costly for banks to comply. The question needs to be asked, "is this the regulation that Congress intended it to be"?