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**Subject:** Regulation Z

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**Proposal:** Regulation Z - Truth in Lending  
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**Comments:**

I would ask that The Federal Reserve reconsider the requirement to maintain escrow accounts for taxes and insurance. Currently our bank does not do this nor do I have or want this requirement on my personal mortgage. I have been at the bank 14 years and we have never had to foreclose due to non payment of taxes or insurance. As a matter of fact we have had very few foreclosures over my time here, probably less than five. I do not see the issue of the lack of escrowing for taxes and insurance as a major factor for causing foreclosures.

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