

**References**

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*12 CFR 226: Truth in Lending—Regulation Z (FRB's regulation and official staff commentary)*

**<http://www.fdic.gov/regulations/laws/rules/6500-2100.html#6500part226tilregz>**

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*Joint Statement of Policy: Administrative Enforcement of the Truth in Lending Act—Restitution*

**<http://www.fdic.gov/regulations/laws/rules/5000-300.html#5000administrativeeo>**