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Seller provided financing is an interlingual part of every real estate market in the United States for the last 100 years or more and will continue to be as we move forward out of this depression/recession. Since financing institutions are failing the public by failing to lend to individuals due to ever tightening guidelines, tremendous losses on their books, and bad leadership, private individuals will pick up where banks, Fannie Mae, and Freddie Mac have failed and are failing. Second, eliminating or even regulating seller financing will drive the valuations of real estate down as less and less transactions will be able to be completed outside of traditional Realtor/bank related transactions. Additionally home ownership will take a sharp decline because no one can qualify for a home loan through traditional lending avenues where sellers providing financing can step in and lend against an asset they own and understand and are comfortable using as collateral/security. Additionally if seller provided financing was regulated or prohibited the Fed would be regulating/restricting the public on what they can and can not do with their privately owned assets. Since all seller provided financing is done on properties that are owned by private individuals (most owned outright) eliminating or regulating the option for property owners to sell to others based on terms that work for them would be in effect limiting Americans freedom and their ability to conduct commerce with the assets they own. This would be the equivalent of trade restrictions on the American public's assets they worked hard for. Additionally in many cases property is the largest asset many retiring American;s hold, and restricting seller financing will limit most america's ability to liquidate their property to provide for their own well being in retirement placing more undue burden on the Social Security system and other public forms of assistance. Ever heard of house rich and cash poor? In summary limiting, restricting, or regulating private individuals rights to sell their private property on terms that work for them would cripple many real estate markets, limit peoples ability to purchase and become home owners instead of renters, it will infringe on the American public's private property rights and limit their ability to liquidate their biggest asset, and it will prevent a whole new generation of people from becoming home owners on terms that work from them.