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ARE YOU INSANE OR IS IT THE AVARICE OF BIG BANKS? This is the second or third time "seller financing" by an individual homeowner or investor has been threatened by Fed rule makers in the last couple of years. Are all of you so young that you don't remember when the interest rates were over 15% during the years of Reagan's Vodoo economic policies? Is there no one in your agency that understands the only way property transfers in times of high interest rates and/or no credit is by the use of seller financing? What idiot(s) or sycophant(s) are pushing to penalize those who can least afford it, were not responsible for the current financial crisis and offer the best opportunity to rescue this country from the fiscal state of affairs that the previous administration deliberately created? Average homeowners who barely understood the documents attending their home purchase are never going to be in a position to comply with the proposed legislation of over 150 pages of regulation on selling that same property with seller financing. The one tool that ensures an equal opportunity for buyer and seller alike to reach a meeting of the minds on the terms and conditions for the transfer of property is being outlawed by the draconian legislation being proposed. Seller financing has been around since time immemorial. Seller financing used to be a deal done on a handshake (or was it the exchange of a shoe in biblical times) or the promise of a future portion of the harvest to an elder. Seller financing represents the interest of the non-institutional lender in the most basic form of commerce between individuals without the need for odious paperwork. At the very least, there needs to be an exemption written into the proposed regulations to avoid removing the free, unfettered option of individual and investor "seller financing" of real estate transfers from the toolbox of rights and liberties enshrined in the constitution of our country. The regulations as currently proposed guarantee greater harm to citizen homeowners than most other current restrictions on our rights.