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Subject: Reg. Z

Comments:

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Comments:

Freedom - Property rights are a basic fundamental right our country was founded on. A property owner has the right to sell his property with owner financing. These burdensome regulations and cutbacks on a persons freedom to make a loan under their own underwriting standards and god given free will, are unconstitutional. This will hurt home ownership rates, I personally rent my property to a family that has bad credit and lost a job but are great people and a very low credit risk in my opinion though they have a low credit score. I would consider selling my home to them with owner financing. If this law passed they would be denied the ability to own a home and live the american dream until they met the gov't regulated underwriting standards. Vote NO on this over regulation and vote for Freedom. This is supposed to be a consumer protection but it actually hurts consumers.