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Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards

Subject: Reg. Z

Comments:

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## Comments:

Elimination or restriction of seller financing will make it less possible for lower income and less qualified (because of previous credit issues - or a foreclosure) from ever buying a home. If a seller is willing to take more risk than a bank - why should he be restricted from making a loan? This law seems intending to allow banks to have a free reign in restricting new loans.