From: Sarah N Davis

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

Subject: Reg. Z

Comments:

Date: Jul 14, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Sarah N Davis

## Comments:

If seller-financing is outlawed, it will take a significant toll on the economy and not just the real estate market. It would be a lose-lose for buyers, sellers, real estate agents (like myself) and investors who are all working hard to boost the economy. Please change this! Seller-financing is vital!