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Subject: Reg. Z

Comments:

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Please defeat this proposal. Most of the mortgages are seller financed. It is the only way a majority of people can even hope to own a home. Banks certainly aren't creating mortgages. The banks created the housing crisis in the first place, and these rules will make it worse. What happened to the American "can-do" spirit. This is unnecessary gov't regulation that will do much more harm and no good.