From: John S. Ward

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: John S. Ward

Comments:

This law is a travesty, Let seller and buyers negotiate they loans between themselves without big brother intervention. Stay out of our business. It was not private lenders that nearly brought down the banking system, it was Frank and Dodd. Leave us alone and we will leave you alone. This is a very bad proposal