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Subject: Reg. Z

Comments:

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Comments:

Please eliminate any requirements for sellers to meet mortgage underwriting guidelines for a potential borrower. I live in Ca. in a high cost area and this is the best path to ownership for me and many others. I can't negotiate a good deal by giving them all my financials and very few sellers have the sophistication to read and understand complex rules and regulations anyhow. It wasn't owner financing that got us into the recession it was lenders using lender guidelines under governmental oversight - focus on that problem.