From: W. Johnston

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

Subject: Reg. Z

Comments:

Date: Jul 15, 2011

Proposal: Regulation Z; Truth in Lending

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Comments:

Eliminating a homeowners right to take back a mortgage on his property if we sell our Home (mobile home on land) unless we forfill many regulations similar to a banks qualifications will hurt us. We hope to do so latter and move to an eldercare facility. Please do not burden us additionally as proposed. Dodd/Frank pro. Reg.