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The Dodd-Frank Act is truly a one step forward, two steps back scenario applied to a market which is already under severe stress to move forward. Helping home Owners is the direction a legislation act should provide. Right? This act couldnt be more detrimental to our area of the country where we have the one of the highest rate of foreclosure and inventory of homes for sale. It would surely lessen the availability of an already shrinking buyer pool. The Owner financing part of this industry should not be considered a commercial bank and shouldnt be put under the same umbrella and restrictions as commercial lenders. Yes, home Owners should be diligent and cautious in the process of screening potential Buyers of their property and rightfully so because they are ultimately accepting the burden of those risks. But let them decide for themselves if Seller financing is right for and not restrict that option. There are millions of happy homes owners who are making their mortgages on time, paying their property taxes supporting their surrounding communities all of which could not have happened if Owner financing was not available.