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Comments:

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Who should I forward my renters' complaints to when I inform them that I will not be able to seller finance any of the properties that they have faithfully rented from me for 4-5 years? Payments won't change when it converts to a sale, and neither will their ability to continue to pay. Also, this will obviously fix the problem since banks did such a great job "qualifying" buyers in the past 10 years! Sure glad they were in the drivers seat and not property owners that actually held on to the mortgages they were creating. Do you think there might be a conflict of interest if the very companies doing the qualifying will turn around and sell them to someone else? Does the buyer of the bank created mortgage get a 3 year timeframe to say they want their money back? Hopefully you have thought of general property owners (commercial, non-owner occupied, farm/ranches, etc to name a few). That is a major way that they are able to sell properties. A bank knows how to qualify a person with a w-2, but I have seen people with \$5-10 million net worth get rejected by a bank for a house loan because a bank did not understand some of the complex business dealings. More government regulations will not fix past sins, nor will it correct future sins.