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

Comments:

Date: Jul 15, 2011

Proposal: Regulation Z; Truth in Lending
Document ID: R-1417
Document Version: 1
Release Date: 04/19/2011
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Comments:

This proposal will hurt the exact people you are trying to protect, the working poor. Banks do not give loans to low income people on fixed income, seniors without a job, and people who have recently come out of some financial difficulty. We as investors charge a higher rate on mortgages, because there is a greater risk of foreclosure. This, if it applies, will be a terminal to mobile home sellers and buyers. Again, banks will not lend on mobile homes in parks and older mobile homes in land. The unintended consequences of this law are awful. Please reconsider.