From: Joseph F Messineo

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:

Please do not implement that part of bill which would require private homeowners to comply with provisions that were clearly meant to apply tocorporate and commercial buyers and sellers of real estate-this will kill the private buyer/seller mkt and serve no purpose other than to confuse the private sector