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

Subject: Reg. Z

Comments:

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## Comments:

If this applies to owner financing it is a scam of the BIGGEST and WORST kind on the American people!!!!! This would in affect cause all owner financing deals to dry up, and the mortgage market will take a HUGE hit as millions of folks who are now getting homes the only way they can (with owner financing) would be left out in the cold. Also, many of us who are using notes and other RE deals in our retirement accounts would lose out BIG, as that is about the only thing that has paid off. We can't trust Wall Street with scam after scam. The bankers are viewed about as bad as politicians. It would also eliminate jobs as many RE investors would be done. If you thieves do this, it would just add fuel to an already burning fire, and in my opinion finish the demise of the American dream. The American Dream Is Dead.org