

From: Goodwin Homes LLC, David Goodwin  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

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Comments:

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Comments:

We just passed a regulation in Tennessee that allows an individual to make up to five loans per year. As a homebuilder it has become increasingly more important to do some owner financing. Our industry is truly in a depression and more regulations put upon us, further hampers our ability to recover. I would urge you to look at the state regs and if you do anything follow what Tennessee has done.