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

Subject: Reg. Z

Comments:

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## Comments:

As a beginning real estate investor with a wife and family, owner financing is important. Due to the nature of my business, many times in this current economy, banks do not want to lend- I have good credit, but lack "steady employment", even though my earnings outpace the earnings in my previous "job". Furthermore, it is an individual's right to sell their property how they see fit. If they don't pay their taxes, that is one thing, but selling is THEIR business and right. Home ownership should also be open to those with o.k. credit, not manditorally deemed by the bank. This proposed act goes against the consumer. This may drop the housing into a deeper hole than it already is.