

From: Nancy Gregory  
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  
Name: Nancy Gregory

Comments:

Dear Policy Makers, The only group that the rule of NO SELLER FINANCING will help is the financial institution. It will hurt the home buyers and the Mom and Pop sellers. Those are the people who need help. With the way banks are operating, one has to be walking on the water to get a mortgage. That means that the majority of blue collar workers will not be able to become homeowners. And Mom and Pop will not be able to sell their house because there is no qualified buyer. Is that what the lawmakers want? Is that what the bank lobbyist want? When do the public have a lobbyist to get the lawmakers from passing laws that will hurt them. Please help the public instead of protecting the "big" guys. Thanks