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Subject: Reg. Z

Comments:

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## Comments:

Owner financing is one of the only ways left for many American families to get into a home these days. If this option is removed, not only will there be less people taking pride in ownership in America, there will be a new wave of mortgage delinquencies entering into the already damaged economy. Increasing government restrictions equals less options for hope of home ownership and another financial crisis in the making. Don't do this!