From:Jack MartinProposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject:Reg. Z

Comments:

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We need to maintain the right of citizens to form private contracts without unnecessary regulation. If a private individual wishes to sell a home (or any other legal item) without third party financing or credit criteria that is, and should remain, their right. Seller carry-back financing did not create the mortgage crisis, over-manipulation of the markets by the federal government did.