From: Jo-Anne Berens

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

Please do NOT enact this! Seller financing and foreign investors are the only things keeping the real estate market above water. The consequences to the public could be catastophic. Many people can not qualify for conventional mortgages due to poor credit caused by the current recessive economy. Are you determined, with this restrictive unfair regulation, to sent the economy backwards again? Please reconsider the unintended consequences of restricting seller financing.