From: Don Cochran

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

Subject: Reg. Z

Comments:

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## Comments:

forcing bank underwriting rules on small seller financed mortgages/land contracts is unconstitutional and will assure death of small family rental businesses and deny ownership to renters who need it most and prolong the real esatate depression. LUNACY like most of Dodd Frank. get govt. out of the way and let the market operate.