From: Mike

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

Subject: Reg. Z

Comments:

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## Comments:

Since the Federal government has made it so incredibly difficult for anyone except the ones with near-perfect credit to qualify for government-backed home loans and reduced the local bank loans to near nothing, there are NO options for people who are good credut risks but may have had a bad thing happen. Owner-financed homes enable these people to buy and own homes rather than renting them. This bill should be altered to permit owner-financing of homes, rather than driving them to rental homes. This would benefit many millions of Americans. Among the many flaws in this bill, this is another major one that will harm millions of Americans.