From: Pinonview Enterprises, Inc., Barbara Baird

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

Subject: Reg. Z

Comments:

Date: Jul 16, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Barbara A Baird

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Comments:

Seller financing is just about the only viable way a large percentage of people can buy a home today. The banks are good for checking accounts only! This proposal would seriously effect an already devastated real estate market. Please no more attacks on the private sector.