From: Phong Pham

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

Subject: Reg. Z

Comments:

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Comments:

Since, I can't sell to a normal buyer because of my mortgage balance and I don't want to be landlord, owner financing is the only option left for me to keep making the mortgage payments. If the rules are too strict for me to do owner financing, I may let the house foreclosed.