

From: Patrick Leary  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

---

Comments:

Date: Jul 17, 2011

Proposal: Regulation Z; Truth in Lending  
Document ID: R-1417  
Document Version: 1  
Release Date: 04/19/2011  
Name: Patrick Leary

Comments:

I see no exceptions for "owner financing" in this regulation. I see it applies to all "creditors". I own a house now that was owner financed and I am sure the creditor would not have offered owner financing if this regulation had to be met. I strongly disagree with this regulation if it includes private financing or owner financing in its scope.