

From: Kay B Housch  
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Comments:

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Name: Kay B Housch

Comments:

The above referenced, together with the Safe Act, does not protect consumers as much as it gives mortgage originators a monopoly on making residential mortgage loans. This results in a restriction on selling a person's residence, because the average seller cannot do the due diligence required in this new regulation to finance the purchase of his/her home for the prospective buyer. In this market, we do not need more restrictions on home purchases.