From: Kalman Appel

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

Subject: Reg. Z

Comments:

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Comments:

Individual sellers should be exempted from this rule. This is a restraint of trade issue as well as a finance issue and if passed, will undoubtedly be challenged in court. Anyone with half a brain can see that this is something the banking industry is lobbying for, in order to stifle competition in lending by sellers of their own properties, especially at a time that banks have cut back on lending.