From: Connected Investors, Ross E. Hamilton

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

Subject: Reg. Z

Comments:

Date: Jul 18, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Ross E. Hamilton Affiliation: Connected Investors

Comments:

It is hard to figure out where to start with this topic. Lets start from the very begging. This is a violation of your basic bundle of property rights as an owner. This topic hits me hard, because I am currently living in a home I financed from a seller. If it were not for seller financing this home would be in foreclosure. There is obviously a bigger issue here, perhaps the fear of everyone going around banks, taxes not being paid properly, etc... Lets not get forget the issues that effect the country but, for the sake of the housing market, if a loan is in good standings, leave it alone. Please.