From: Daniel Johnson

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

Subject: Reg. Z

Comments:

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It is NOT the business of our government to continue to steifel the ability of the 'average joe' from selling something he rightfully owns. I bought my first house via a person who owner financed me directly, as I was unable to qualify for a traditional loan. This would effectively stop that practice as in order to sale something, which again, I ALREADY LEGALLY OWN, I would have to in effect, become a bank. This is NOT right. Leave us to deal with the things WE OWN, in the ways WE PRESCRIBE.