From: Windbridge, Nicole Wasiewicz

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: Nicole Wasiewicz Affiliation: Windbridge

## Comments:

PLEASE DO NOT PASS THIS PROPOSAL!!! You are letting the banks rule everything (AS USUAL) and we Americans have suffered enough under the policies that both Bush and Obama have enacted. Seller-mortgages are the only way hard working Americans who cannot qualify for a traditional bank-loan can actually buy a home for their families. Isn't owning a home part of the "American Dream"? You are KILLING that dream if R1417 passes. I URGE you NOT to pass this fickle and unnecessary bill. Thank you for your time and attention to this matter and VOTE NO!!!!!!!!!!!!