From: National Note Association, Divina K Westerfield

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

Subject: Reg. Z

Comments:

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Comments:

The ability for individuals or businesses to provide financing on property they own, when banks will not, is important on so many grounds. I believe its a fundamental property right. This ability to contract between persons or businesses is fundamental to constitutional right.