From: Frederick O Smith

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

I oppose these changes, since they will make real estate investor activities and seller financing activities more difficult. Our country needs more real estate activity, such as provided by investors, not less. Real estate activity stagnation is not in the best interest of the USA.