From: Francis O Sullivan, III

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 ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Francis O Sullivan III

Comments:

PLEASE ACCEPT THE PROPOSAL TO MODIFY SAID PROVISION, SO HOMEOWNERS CAN

OFFER

HOME MORTAGES TO BUYERS. THANK YOU