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

Subject: Reg. Z

Comments:

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## Comments:

It's high time to get the influx of houses sold. This legislation will do more damage to our economy than help. The INSTITUTIONS are the ones that created this mess. The INSTITUTIONS are the ones that are accused of predatory lendering, the INSTITUTIONS are the ones guilty of "Robo-signing" mortgage contracts. The INSTITUTIONS are the ones NOT working with their borrowers to work out solutions... It is NOT the INDIVIDUAL that has created these problems, and handcuffing someone that wants to hold their own real estate note won't solve it. All transactions involving 3 parties should be overseen, those involving the seller and buyer only should NOT be considered part of the problem. Just look at the figures... Change what will make a difference, not hinder a solution.