

From: Loretta J Timlick  
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards  
Subject: Reg. Z

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Comments:

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Comments:

A Home Seller must not be held to banking standards, this would severely damage their ability to sell their home. Land Contracts and promissory notes have been used for decades very successfully to assist both the Seller and Buyer to make the American Dream of Home Ownership come true. Please modify any provision that would interfere with long-held, viable seller financing.