

From: J Mills
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Subject: Reg. Z

Comments:

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To Whom it May Concern: Too many govt rules and regulations do not benefit the borrower or the lender. Seller Financing has been around for centuries before bank financing ever existed. For centuries we have never needed these rules. The way this is written no one will be able to qualify for a loan. The big banks caused most of these problems, don't punish the little guy who wants to Owner Finance. Please reconsider this proposal.