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

Subject: Reg. Z

Comments:

Date: Jul 19, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Nelson M Harvey

Comments:

Seller Financing is needed for consumer whom still want to realize their dreams of owning their own home. The victims in the housing mess are the prospective homeowners whom had nothing to do with reckless gambling that Wall Street was a part. Wall Street has yet to be punished and this particular section only harms those whom would act in good faith. Homeowners should have the right to sell the assets as often as they chose. Let me make my self clear I want government to hold banks, hedge funds owners, investment companies all accountable for all transgression, but this section of the bill would lead to unintentional casualty in the everyday consumer to be able to deal fairly with another prospective homebuyer thus limiting the chance to reach the American Dream