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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
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Comments:

Regarding Regulation Z: Truth in Lending R-1417 Individual sellers have not caused any of the problems in housing we are now experiencing. To punish individuals by restricting their free enterprise rights is throwing the baby out with the bath water. Obviously, if individual sellers have accumulated enough funds to finance their own property sales, they do not need government regulations to smother their competence.