From: Renata

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:

I am a small Real Estate Investor in Florida .With the tighter credit requirements of local banks 60% or more of the people that I work with can't qualify for bank financing. They want to be a homeowner. For all these people to own American Dream Home only seller financing option is a way to go. This bill will hurt people and took away an ability to achieve their dreams. I would strongly urge you to reconsider this bill; with the entire inventory on the market we don't need another restriction to hurt the Real Estate Market and our economy.