From: Christopher Hatch

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

Subject: Reg. Z

Comments:

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Comments:

I think it would be fair and wise to exempt individual property sellers from the rule as true seller financing, which makes it possible for many to afford a home, would effectively be banned. I, as a property owner, would be denied access to a vast pool of buyers that would not qualify for institutional mortgages, but whom I might choose to provide financing to in order to sell my home under my own terms.