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Subject: Reg. Z

Comments:

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Comments:

This proposal is insane and far reaching and will help to further exacerbate the housing market. It will in essence handicap the entire seller financing market with regulations putting compliance out of reach for simple homeowners. The mortgage market has dried up substantially for buyers that don't fit the mold and financing options such as these serve to further build the American dream as well as provide much needed residual income to the sellers for managing their long term needs.