From:D B WhitingProposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject:Reg. Z

Comments:

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## Comments:

Please do not ticker with our present ability to Owner Finance...There are many people who do not have decent credit whom would not be able to purchase anything, were it not for Seller Financing..... We have held Mortgage Notes for years for people who purchased our Mobile Home Lots, and most have poor credit and are poor risks, but most also pay their property off in 10 to 20 years, and you will be destoying an important avenue for people to sell and purchase, real estate.... We don't need BIG BROTHER ending another Freedom....I began in the real estate Market in 1969 and have used Owner Financing just about every year to sell real estate and also sell notes...what you propose will destroy rather than help.