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Subject: Reg. Z

Comments:

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This will severely limit, if not eliminate, private party seller financing for real estate transactions. What is your constitutional authority for making this rule? Please don't violate the commerce clause more than you have already done in order to concentrate power to Washington. Even in the unlikely event that your intentions are good, you will eliminate the only chance millions of people have to buy a property. If you must enact new rules, it should ONLY affect federally insured institutions, not private parties. To do otherwise would be to severely interfere with the freedoms of individuals to enter into contracts with other willing parties.