From: George Lagarde

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

Subject: Reg. Z

Comments:

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Comments:

How can you actually present this new regulation. Most seller finaning are done by older Americans, and we cannot afford to wait 30 years to get our money back. We will be dead by then. If you have allowed banks to offer a 5 year balloon or ARM, why not for individuals in order to be able to sell our properties. We (regular people) cannot be income qualifying prospective buyers.