From: H U Bingham

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

Subject: Reg. Z

Comments:

Date: Jul 20, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: H U Bingham

Comments:

This is a very poor plan. It is just more government regulation and suppression of free market / open market capitalism. If a homeowner wants to sell his house and a person wants to buy it and the owner will help the buyer out by financing it for him, then so be it. Big Brother does not need to get in every facet of our lives.