From: Jack Smith

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Name: Jack Smith

Comments:

Dear Sirs Please do not make any changes to the Truth in Lending and Regulation Z Laws. I am currently selling my personal residence so I can retire to another part of the country. My potential buyer told me they would like me to finance for them since the bank is asking for a 20%Down Payment which they do not have. I am willing to do this for them because it will help me with my retirement income and also let me sell my house in this very difficult economy. So by keeping this in place as it currently stands I will be able to retire as planned. Sincerely Jack Smith