From: Jay Shafer

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

Subject: Reg. Z

Comments:

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Comments:

As an individule I oppose any legislation that would not allow me to sell my property in any way that is acceptable to me and my buyer. As a Broker I am appalled at the idea of almost requiring home buyers to work with banks because there are no other options for them. How much of our slow recovery as a Nation is because banks are refusing to work with their clients? I don't want banks to have any more control. Allow owners to work with their buyers without requiring them to be or act like banks!!!!!