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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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Comments:

I feel the Dodd-Frank Act will severly damage the ability for homeowners to seller finance their own properties. This in turn will make it even more difficult for lower income buyers to purchase their own homes, and cause even more harm to our current housing market woes in the U.S. If you want to regulate housing sales, and the financing of them, at the very least make it even across the board.