From: Robert N Forrester

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 would urge you to exempt personal residence and owned property from the proposed regulation. Real estate and its disposition should be a personal matter as to how it is disposed of. If it is owned free and clear it should be left to the owners digression.