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While it is admirable to seek ways to prevent a re-occurrence of the real estate melt down when lenders were encouraged to make risky loans, let us not "throw the baby out with the bath water." Many seniors (myself included) were looking to sell our homes seller-financed so we could use the income to cover some of our expenses of living in a retirement community. I can earn more interest on such a loan than I can on a CD or T-bill. Additionally, I know many families who got caught in the foreclosure mess who can afford to make the monthly payments, but they cannot get a bank loan because of their credit. They learned their lesson about greed, but are still locked out. I would be happy to help them get back into a home...my home. Let's not OVER-regulate. Let's not force everyone to use only bank-financed mortgages. That is not the path out of the foreclosure mess. We need as many ways as possible to get homeowners back into a home they can afford. Raising the bar for a senior like me to do a seller-financed sale merely means you have limited my options for selling my home and for funding my retirement, and you could very easily have slowed down the housing recovery.