From: Kevin Feldman

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:

If your intent is to destroy any chance of the housing market recovering - than pass this bill. You will send this economy further down the drain. Private real estate investors, through owner financing, private money fianacing are the only means of homeownership for MILLIONS of people. Cause those people to "Qualify" for loan? Most stupid piece of legislation I've read this month!