From: J.E&L.Consultants, Inc., Rev. Eugene L Nerwton

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

Subject: Reg. Z

Comments:

Date: Jul 20, 2011

Proposal: Regulation Z; Truth in Lending

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Rev. Eugene L Nerwton

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Comments:

It's essential, for America to continue as a great country and world leader, to allow average hard working main street citizens, to create owner financed notes and mortgages to sell their properties. In a final analysis, it would cripple this country economically, to hinder this great American process, that has helped millions of people for centuries. In a time of moralistic decay, we should preserve one truly American tradition.