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Subject: Reg. Z

Comments:

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Comments:

If this proposal passes you will be hurting the U. S. real estate economy more than it is already hurt. People that ask sellers or individual lenders for money do not go to the banks for loans due to the fact they have bad credit/bankruptcies/judgments knowing the bank will not give them a loan or have already tried to get a loan with a bank. If an individual is willing to take a chance with their own money that a person with credit problems will make the payments that is their constitutional right.