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Subject: Reg. Z

Comments:

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Please STOP THE Dodd-Frank Bill!! This will be absolutely horrible for alot of minority & low income 1st time homebuyers who have no other choices to purchase a home. I have owner financed several properties to people who are so grateful that I would do that. They also make their payments on time & have been great homebuyers. This will only be good for the apartment community. You'll see rents go up. Thank you