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Subject: Reg. Z

Comments:

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Comments:

Seller financing is an excellent choice and represents a difference (choice) in lending options. Owner financing is an agreement between to PRIVATE individuals who negotiate a reasonable transaction between themselves, NO GOVERNMENT ENTITY or quasi government entity, stipulating terms to arrive at a contract. This again boils down to a property rights issue...the freedom to sell on terms agreeable to a seller and buyer is fundamental. There is no need to over regulate and/or eliminate owner financing.