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Subject: Reg. Z

Comments:

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Comments:

Dodd-Frank Act - In watching the debates in Congress last summer it was repeatedly said that the Wall Street Reform and Consumer Financial Protection Act would not negatively affect or over-regulate Ma and Pa on Main Street. The Dodd-Frank Act will most certainly negatively affect and regulate seniors, minorities, and lower income individuals on Main Street. These restrictions will all but do away with seller financing, which will have a negative impact on housing, existing property owners, those desiring to be property owners and the economy. Please do what you can to have "Seller Financing" removed from this legislation. Sincerely, Joe Huffhines