From: .Joseph Doyle

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

Hi my name is Joseph Doyle. I would like to commemt that I help people who are in financial trouble though no fault of there own. If someone who can not meet the banks terms and wants to own a home. The current terms of seller financing is the best way to help someone financialy. The owner of the property has more time to help the furture homeowner than a bank would be able too. The current proposial would limit most Americans from owning a home. I thank you for your time: Joseph Doyle