From: Bert MacBride

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

Subject: Reg. Z

Comments:

Date: Jul 21, 2011

Proposal: Regulation Z; Truth in Lending Document ID: R-1417

Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Bert MacBride

Comments:

I oppose the Dodd-Frank carry back rules on owner financing. Let the owners determine if the buyer is credit worthy,not the Govt.