

From: Helen S. Johnson  
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 Version: 1  
Release Date: 04/19/2011  
Name: Helen S Johnson

Comments:

Please exempt private sellers (owner financed property) from your rules. To impede the free flow of commerce, there is no need to regulate private contractual agreements. Its the banks and lenders who need regulation, not private parties. To regulate private citizens in this manner is abhorrent, and unconstitutional