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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
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To whom it may concern, Seller financed notes should not be governed by the same or similar regulations enacted under the Reg Z or TILA. There should be no number restrictions placed upon the number of seller held loans, nor the terms or conditions of seller held loans. State laws currently govern such loans and have effectively for many years. Any one who is not taking back a note on anything but the property they currently own should be exempt.