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

Subject: Reg. Z

Comments:

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## Comments:

This is an absolutely ludicrous proposal of unhidebound red-tape and compliance costs as proposed and will absolutely stifle seller-financed real estate transactions, further damaging the liquidity and movement in the housing market nationally with major downside repurcussions it appears none of the drafters haver bothered to consider. This must be rewritten completely or you will make criminals of thousands of otherwise law-abiding citizens wishing to transact their real property. This big brother so-called "consumer protection" agenda is going to have the opposite affect as written.