

From: Pat M. Thacker  
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: Pat M. Thacker

Comments:

I am a realtor, I have done 6 owner carry transactions this yr on land that cannot be financed. Dodd/Frank should be repealed in its entirety. no way should the government have anything to do with an owners ability to sell their land, that is unconstitutional. The government has no business regulating owner carry transactions. Dodd/Frank are the 2 biggest idiots on the hill. throw that bill in the trash all we need is to remove proprietary trading from being under the protection of the FDIC, tell Dodd/Frank to but out of our lives.