

From: Angela Holliday  
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: Angela Holliday

Comments:

I disagree with taking away a seller's right to sell their own home(s)-up to three- with offering seller financing to their potential buyers. I strongly believe in keeping the rule the way it has always been. This market is already a mess due to the errors of lenders who gave money to people who shouldn't have had it and now you want to take away a seller's options to sell their home. This is ridiculous! As a Realtor, sometimes this is their only option to sell their home. They take all the risks, you don't. Using an title/escrow "account services" professional would eliminate some of the risks to the buyers which I always insisted on in my transactions. KEEP THE SELLER IN CHARGE OF THEIR TERMS, NOT THE GOVERNMENT. thank you