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Comments:

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To all concerned; I have read the rule in question and what I would like to communicate to all concerned is a simple but honest statement. There is no good reason to add any other rules or laws to The Dodd-Frank Act(ACT). I have been on both ends of good old American bartering and personal funding. I have bought vehicles from private individuals by paying them monthly payments and at the time that was the best i could do for myself and my family. If i would have not had this opportunity I would not have been able to drive to my job and consequentially most likely have needed government assistance to survive. I have bought a house and other important items the same way. Now that I am older and much better off financially I have done the same for others, I now help others who would not be able to buy these items by conventional credit. I do not do this every day may 3 times a year. There are many younger and now older people that will not be able to enjoy a better life style if you stop these transactions. Please let us keep our freedom of creating our own self sustaining life style, do not add to more unnecessary government control.  
Thank you Kurt J Burda