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Subject: Reg. Z

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Comments:

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Comments:

This horrible last minute addition destroys trillions of dollars of RE by preventing transactions that could otherwise take place. when you take away any source of funds you force the value of the asset down to pocket cash value. Mobile homes over 20 years old are a good example. many of them are owner financed because banks do not want to lend on them or the buyers would not be able to qualify by bank standards. Only in a Comunist country would I expect to see such a reckless taking of a property owners rights. This is one of the absolute worst things I have seen our government do. DEVISTATING!!!!