From: Katie B Muck

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

Subject: Reg. Z

Comments:

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Proposal: Regulation Z; Truth in Lending

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## Comments:

Regarding Regualtion Z; Truth in Lending [R-1417]: A more favorable real estate market could lead the country out of this recession. I cannot understand why the government is poking around in our business. Instead of putting restrictions on seller financing, the feds should be concerned with cutting spending so home buyers aren't competing with the government to get funds to buy. This proposal would be just one more nail in the coffin of the real estate industry. The best thing the government can do is GET OUT OF THE REAL ESTATE BUSINESS. Thank you.