From: Dail Kyle

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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Name: Dail Kyle

## Comments:

I feel that this will further hurt the economy by greatly reducing, if not eliminating the meager action that this real estate action has in helping our economy. This is a major tragedy with what I see as no great benefit other than for the major financing institutions as being made as the only pathway to home ownership. I feel there are responsible sellers and knowledgeable buyers in a free market place where these forms of transactions benefit all involved. Please do not allow this to further damage the main stream home market with this action. Thank you for your serious consideration of this..Do not make this just an upper political level power-play.