From:Gary Inzana Sr.Proposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject: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: Gary Inzana Sr.

Comments:

I have been a real estate investor for almost 40 years. Now, as I am nearing retirement age, selling of our properties will be a concern if this proposal is instituted as written. The flexibility to hold a mortgage is often a prime concern to both a seller and the buyer. Please reconsider this proposal and if necessary find a more reasonable solution. Thank you, Gary Inzana Sr.