From: Justin Morgan

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:

I strongly disagree with Reg Z and the mortgage lender requirements. LEAVE US ALONE WASHINGTON. We are working to save homes from foreclosure by assisting seller with seller financing. ALL SELLER SHOULD BE ALLOWED TO TAKE PAYMENTS FOR EQUITY or allowed to pass financing alone to someone that can keep the payments current. The proposed changes will only make it more difficult.