From: Steve

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: Steve

Comments:

Individual buyers and sellers of homes were not the ones that caused our real estate market to be in the mess it is in today. It was the banks and institutions and their easy lending requirements. Seller back financing has proven to be a successful way for homes to be bought and sold. However, the government with its thousands of pages of laws and regulations has not proven to be a good steward of our money! Regulation Z is just another example of government interference where it is not needed!