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Subject: Reg. Z

Comments:

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Comments:

Please revise the current legislation which, as I understand it, will practically prevent Sellers from carrying back mortgages. The free market must remain free. Government should not over-reach into areas that are operating just fine now. Many times market stimulus, creativity and ingenuity are needed to make deals work. We don't need government regulations or government regulating individual mortgages property owners generate. Many times this is done. It works. If it ain't broke, don't try to fix or modify it. It's that simple. I own a commercial real estate company and know first hand of which I speak.