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Subject: Reg. Z

Comments:

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Comments:

Regulation Z will kill the secondary lending market. We have millions of persons that lost there homes and need owner financing, this will keep them out of the real estate market. also thousands of investors will be out of business. Also owners that need out of there homes, will be stuck and may lose there home with out this option. This is the worst time in real estate history to try and create such a law.