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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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Hasn't the Federal Government interfered enough into the lives of private citizens? We don't need more government regulations and red tape at a time like this. I'm refering to Regulation Z; Truth in Lending (R-1417), which in essence, will eliminate seller financing in the private sector. Seller financing has been going on for ages, so why all of a sudden, do we need a 169 page document telling us that we have to comply to some outrageous rules that apply to institutional lenders just to sell a single private home or whatever other real estate we own? These are tough times now where it is nearly impossible to get traditional financing to buy a home. I ought to know, because I can't get a loan. As the old adage goes, "When the going gets tough, the tough get going". And that is exactly what is happening. We the people are figuring out our own way to deal with our problems, and very effectively, too. So, why not just leave us alone, quit mettling, and get your OWN financial house in order?