From: L. Green

Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards

Subject: Reg. Z

## Comments:

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## Comments:

As a small investor, seller financing should not fall under these new rules and regulations. Because of seller financing, we have been able to obtain assets. The seller was able to receive their asking price and we were able to get an asset. With seller financing and the lower down payment, we were able to use the funds saved from a large down payment to improve the asset. Then, we were able to rent the units as part of our affordable housing program. In the future when we are ready to sell, we would like to be able to have seller financing as an option for our buyer. This would allow us to receive a steady income stream without touching our retirement accounts and social security. As a concerneced citizen, please repeal banning seller financing.