From:Clifford WiersmaProposal:1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment StandardsSubject:Reg. Z

Comments:

Date: Jul 22, 2011 Proposal: Regulation Z; Truth in Lending Document ID: R-1417 Document Version: 1 Release Date: 04/19/2011 Name: Clifford Wiersma Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

Private individuals and other private entities should be able to carry back financing for teeir own transactions.