From:Tim ShroutProposal: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: Tim Shrout

Comments:

Sellers and buyers should be free to use seller financing without pages of regulations. The American spirit of capitalism and free enterprise is being killed here. I want the government to defend the country, not control every move made by everyone in business and personal lives. Someone who is a dealer in homes by selling many should have some regulation if it is a business for them. But a seller and buyer on a single home should not be regulated.