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

I think that seller finance did not have a significant impact in our current melt down. Further more I believe that the "seller finance" option is actually a core principle of shifting the mortgage industry from Government backed products to the private sector. I believe that If this bill is passed it will adversely affect the mortgage industry and more importantly take away rights of the people. If seller finance is available it will allow the private sector to take the risk and benefit for extending credit. This credit is not backed by the government and tax payers will not have to subsidize bad loans. In times of recession and depression it has been the trust in people by people that can help to rebuild a community this can be achieved even when traditional banking will not or cannot support the community. If we remove trust and support in our fellow man we will all fall for lack of support and strength. I believe in our fellow man and the ability to rise above. Thanks for your consideration. Ryan Lewis