From: Frances Wirth

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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## Comments:

Concerned that this will affect private seller financing / owner-carry-back financing. This should be excluded, as private individuals do not have the resources or ability, or would not even be aware of these rules. Many home-owners may be unable to sell their homes, and be forced to take back a loan. Owner-financing has also been a way for people to purchase a home.