From: T. Residential Properties, LLC, Tony Robinson

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:

This is yet another burdensome proposition on the individual or private homeowner desiring to sell their homes using seller financing. Approximately 40% of Americans own their properties free & clear of debt. This ruling severely impacts their ability to sell their homes. Many seniors own property that they depend on for their retirement income, selling their property with owner financing helps them to make their property more marketable as 80% of Americans can't go to the bank and get a loan. Please do not invoke this proceed with this law as it would severely impact an already volatile housing industry.