From:	Carolina Residential Solutions LLC, John W Ford
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 Name: John W Ford Affiliation: Carolina Residential Solutions LLC

Comments:

My wife and I are real estate investors and residential builders. Please reconsider this proposed rule. It would place a greater hardship in an economy that is weak. As a small builder, we need the flexibility to offer special financing and sometimes seller financing when we are selling homes in a very competitive market. Thanks you!