From: Dana Gibson

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:

The proposal to eliminate seller financing is just another area of government intervention that does not need to be addressed. It works fine without the government and seller financed transaction do NOT add to the banks mess of underwriting and foreclosures.