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Subject: Reg. Z

Comments:

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Comments:

I will be brief 1) Requiring the buyer to turn over all their financial information to a stranger opens the door for identification theft and fraud. 2) Requiring these regulations for seller financed purchases infringes on the Sellers Rights as owner of the asset and makes the asset less valuable. 3) These regulations would only allow lending to those with traditional Jobs. It would discriminate against Freelance, Small business owners, and those with out stated income.