From: Stephen M Burrows

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: Stephen M Burrows

Comments:

Who is the government to once again pile on additional regulations to restrict and govern the ownership and negotiation of real estate transations between private citizen??? Who is the government to regulate and determine the terms and conditions of anyones right to sell and anothers right to purch property?? Who is the government to regulate and determine anyones ability to pay?? This is just more government consumer protect expletive. Please for God's sake stop this expletive deleted.