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Subject: Reg. Z

Comments:

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Comments:

Dodd-Frank has been a disaster to the real estate business as viewed by this California Broker licensed for 35 years. This also extends to California SB36 which was mandated by Dodd-Frank. The real estate industry cannot function much less recover with these restrictions on the availability of credit. This latest proposal to regulate seller financed transactions will finish off what remains of a badly struggling industry severely damaged by Dodd-Frank. God save us from these misguided efforts to save us. Please get some advice from those who work intimately in this area of expertise before making anymore regulations. Please repeal Dodd-Frank in its entirety and only regulate the true causes of the mortgage meltdown. Call me at xxxxxxxx mornings PST for more on this subject.