From: Hal W

Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards

Subject: Reg. Z

Comments:

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## Comments:

Seller or Owner financing is the very backbone of this country and how it was formed. If this is abolished, in a time of market downturn, this will surely create more harm than good. Loan qualifying through tradtional lenders is more and more difficult to obtain. Please do NOT do away with seller financing. thanks