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Subject: Reg. Z

Comments:

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To Whomever It May Concern: Please take under consideration the millions of Americans that will NOT be able to have the "American Dream" of owning their own home; by enacting the rule for the Dodd-Frank Act prohibiting property sellers from taking back a mortgage unless the buyer essentially can qualify for conventional financing. The current economy has contributed to Americans having to make the choice of "feeding their families", OR "paying the bills on time". Having to make that decision of course has inevitably caused blemishes on Americans' credit histories. The right and humane choice of course would be to feed their families first and provide the immediate necessities for their families. Please DO NOT hinder those that have overcome their situations and are now able to afford a mortgage payment into their budget. Therefore, I ask respectfully that you do NOT deny them the opportunity to experience "homeownership" by enacting the Dodd-Frank Act.