From: Jerry R Wisher

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

Subject: Reg. Z

Comments:

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Comments:

Dear sir It seams to me that the leagle system has done more than there fair share to MESS -up things. I beleave that is why we are in the mess we are in right NOW. The lenders along with the Government reg.'s I don't think that it is any one's business what the two partys to a contract agree to except the partys envloved. The lenders went from easy money loan to eveone as long as you could get a little fog on a mirrow and they did not worry about a credit score (regular lenders) Now you are trying to put the blame in the wrong place! I think this is an over reach. I think that this also falls into the last catalog that I understand (pertaning to needing a loan broker to sell a property on a land contract) that peace of legistation did not go (pass) both house's and get made into any law. Real estate is in hard times now and I beleave this will only make it in worse shape! Get the gov. out and let supply and demand return it to normal. Thank you R-1417