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Subject: Reg. Z

Comments:

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I am hopeful the FRB would carefully consider the impact upon home sellers & private lenders this rule effect. Many homeowners rely on "seller financing" when attempting to sell their home due to a lack of available mortgage funding for buyers in their area. Please create exceptions to this rule for homeowner financing, private lending & assumption of mortgage debt (including subordination of debt & subject to debt). Sellers and Buyer must have other methods of conveyance of property when traditional sources of funding become scarce and/or expensive. Repectfully, Steve Moller