From: Money Found LLC, Robert Perez

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

Subject: Reg. Z

Comments:

First Name: Roberto Last Name: Perez

E-Mail:

Profession: buyer/creator of real estate notes

Organization: Money Found LLC

E-mail Content:

I and thousands of others totally depend on buying real estate mortgages and notes and real property . The ONLY way to sell the properties is through owner financing the property . Even though 100's of banks have closed their doors my business is booming . You NEED TO EXEMPT private industry from creating owner financing . You will be denying a large percentage of people from home ownership . Please regulate the banks who caused this problem and let private in industry repair the damamge . Please DO NOT tie our hands !