

From: Miller & Associates Realty LLC, Michele L Ballarin
Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards
Subject: Reg. Z

Comments:

Date: Jul 26, 2011

Proposal: Regulation Z; Truth in Lending
Document ID: R-1417
Document Version: 1
Release Date: 04/19/2011
Name: Michele L Ballarin
Affiliation: Miller & Associates Realty LLC

Comments:

AS A REALTOR AND BANKER SERVING NEW HOME OWNERS AND INVESTMENT CLIENTS
OVER THE
PAST TWO DECADES, I STRONGLY APOSE REGULATION Z AS IT WILL NEGATIVELY IMPACT
POTENTIAL HOMEOWNERS IN SECURING A HOME WHEN OWNER FINANCING IS A
TEMPORARY
SOLUTION TO BECOMING A HOMEOWNER.