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

Comments:

Date: Jul 27, 2011

Proposal: Regulation Z; Truth in Lending
Document ID: R-1417
Document Version: 1
Release Date: 04/19/2011
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This will send the current depression in real estate into the deepest real estate depression our country has ever seen. Banks aren't lending, people can't sell, and even many qualified people can't qualify for a loan. That by itself is devastating real estate. If you add this rule, which is once again an unconstitutional meddling into local affairs, you'll take away one of the few ways to sell real estate. Moreover, you'll force ordinary citizens to become banks and qualify people when that isn't their specialty. Seller financing benefits both parties; government has no right to meddle in it. If this rule is indeed enacted, I hope someone has the guts to challenge its constitutionality in court.