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The USA economy needs NOW anything, any TOOL and or method you can Sell a piece of property, even though this seller Financing, may only be 2 to 5% of all transactions, definitely the consumer should be protected, BUT that can be intended with required disclosures, and warnings, and let Buyer be ware.... the predatory lending Law prevents so many Borrowers from Borrowing money that they desperately need, but when the LAW prevents them from borrowing, because on PAPER they can not qualify for said Loan, BUT the borrower calculates that he can repay this loan but they are denied because of LAW, well it Ties the economy, it ties the Lender and MOST IMPORTANTLY IT TIES THE BORROWER, leaving him choices of having to Sell the property, or who knows how many other circumstances there are.... this is NO diferent then a small business Loan, that the economy needs so bad, in fact what are the ODDS of any of these business succeeding, the percentages are high according to statistics, and yet Government and Lenders are promoting these SBA insured Loans, where there is NO GUARRANTEE of said money to be repaid, UNLESS there is collateral with a Real property, what about the cases where there is NO real property, the SBA was intended to Help start businesses, NOT real estate collateral Loans, but No one says anything about Lenders prefering to make SBA insured Loans preferably to Real Estate secure transactions well again this amount of SELLER financing deals are minimum, but one cent is still part of the DOLLAR, and not ALL borrowers are DUMMIES, and yes not all deals are going to be perfect and repaid, things happen,..... even when you are merely RENTING...