From: National Directory of Lawyers, Jeff Natale

Proposal: 1532 (7100-AE46) - Reg C - Home Mortgage Disclosure

Subject: Regulation C

## Comments:

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Public Comments on Home Mortgage Disclosure:

Title: Home Mortgage Disclosure FR Document Number: 2016-03229

RIN: 7100 AE-46

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Comment:

As an attorney and realtor the new mortgage disclosure doc's do not seem to have simplified the process rather have put into place numerous waiting periods that people working in the industry have found no less effective then the prior HUD and have made it harder to close on loans. I understand that disclosures need to be made, however more effective ways could have been implemented. Free legal resources and free analysis for the public on real estate provided at http://www.nationaldirectoryoflawyers.com

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