

From: Virginia Cook, Realtors®, Susan Melnick

Subject: Reg Z - Truth in Lending

Comments:

I wish to express my opposition to this regulation. Most of our successful loans today are through competent and honest loan officers. Bank officers take much longer and loans are often delayed. Please do not pass this proposed change.

Susan Melnick

Susan Melnick, Vice-President
The Melnick Real Estate Team
Virginia Cook, Realtors®