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Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
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Why don't you just turn all the rule making over to the 4 big banks that are buying this legislation, and make your job easier? Eliminating yield spread will eliminate loan brokers, and leave all the lending in the hands of the big 4. You will be happy, they will be happy. The consumer will get screwed. It will be a mortgage cartel that will be able to set their own rates. Everything about every rule that has come down since this crisis began has benefited only the big banks that caused the problem in the first place. This is corruption beyond measure.