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Subject: Regulation Z

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I don't see anything in the new report which would eliminate the steering of mortgages to that of a new home builders inclusive mortgage company. There to much money paid to lobbyist which is why bills are shot down before bringing them to the table? Higher rates and fees are included on this type of financing by builder mortgage companies, even though customers think they are getting a good deal because they are receiving incentives or upgrades at cost vs retail. It raises mortgage fees, rates, and monthly payments for buyers and in turn adds to the foreclosure percentages.