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Subject: Regulation Z

This proposed amendment to Reg Z is unfair to mortgage brokers. It allows banks and other institutions to benefit while tying the hands of mortgage brokers.

The majority of mortgage brokers already provide the disclosures requested, especially in California, so I feel that these are unfair to the majority when it is the minority that cause all of the problems.

Please reconsider and remove this amendment.

Thank you,

Lynne Spencer
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