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Subject: Reg Z - Truth in Lending

Comments:

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Regarding proposed CAMP, I work for a bank so I will not be affected but I believe we should be competitive. You have no idea the countless hours that are put into some loans with uncooperative buyers who question the need for documentation, etc. The time spent should be considered overtime and we should be allowed to give borrowers a square deal. This regulation would not help anyone. Look at some of the examples, HVCC. This makes our job even more difficult and we would add to the unemployment rate significantly if allowed.