

From: Dan Koz
Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
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Comments:

Yield spread premium allows the consumer to have more choice. Brokers who work on thinner margins can pass those savings on to their clients vs the big banks and their corner offices charging big fees to the consumer. Make the retail and correspondent lenders disclose yield spread or profit on each loan if you want true transparency. Thanks, Dan Koz