

From: National Association of Realtors, Dennis L Goode
Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
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I am a broker of 22 years. I have treated my clients with honesty and respect and treat every loan i do as if it were my own. the yeald spread premium allows me the ability to assist our clients in many ways. 1. better rates selection. 2. a choice of costs that can lower there closing. 3. the ability to provide a more competetive market.