

From: Anthony M Patsfield  
Subject: Reg Z - Truth in Lending

---

Comments:

Date: Dec 04, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
Document ID: R-1366  
Document Version: 1  
Release Date: 07/23/2009  
Name: ANTHONY M PATSFIELD  
Affiliation:  
Category of Affiliation: Other  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

This will not work, The cost alone will put the small brokers out of business. We use ysp to buy down rates & points for different types of loans. Lets give the new gfe a chance.