

From: United Mortgage Services, Donna M Hoidas  
Subject: Reg Z - Truth in Lending

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Comments:

Date: Dec 06, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
Document ID: R-1366  
Document Version: 1  
Release Date: 07/23/2009  
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Comments:

Please Leave YSP in place. This helps Borrowers as they do Not have to Pay to Mortgage Brokers Out of Pocket. They usually have enough money saved to buy but if they must pay by way of points this will put an undue strain on the buyers.