

From: Purendra N Baran  
Subject: Reg Z - Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
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To Whom It May Concern, I represent myself as a small business owner and mortgage broker. I have been and always will be an honest Stuart of the consumers. I pride my self on keeping my client inform in the entire process and help them make an inform decision. This change is going to force unscrupulous mortgage broker to tend to want to work with the lender that offers the most fees for compensation and the not necessarily the best program for the client. I urge to you reconsider the decision on Regulation Z and yield spread premium. We have, and are witness of what over regulation in any business has caused, in the end the consumers ended up paying the price. Thanks in advance fro your consideration.