

From: Stratis Financial, Marty OMalley  
Subject: Reg Z - Truth in Lending

---

Comments:

Date: Dec 14, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
Document ID: R-1366  
Document Version: 1  
Release Date: 07/23/2009  
Name: Marty O'Malley  
Affiliation: STRATIS FINANCIAL  
Category of Affiliation: Other  
Address:  
City:  
State:  
Country:  
Zip: 9  
PostalCode:

Comments:

This is extremely unfair to the consumer. Loss of financing options is not the way to go. In the end the consumer will pay more.