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Subject: Reg Z - Truth in Lending

Comments:

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I am a huge believer in the Free Enterprise and all that it stands for. I believe consumers are much smarter than we get credit for. The decision to "educate ourselves" and "shop" for a product or service we intend to buy is the basis for maintaining healthy competition in our market place. I believe in full disclosure and then let consumers decide! It is extremely unfair to limit compensation for a multitude of reasons but none more important than this ideal is the foundation of what makes our great! You must believe in the capabilities of consumers to do what their homework just as we've had to since the beginning of free enterprise. Eliminating YSP and/or SRP would severely limit the ability for Brokers and Lenders to be profitable. This is not the answer!