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Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
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After reading this proposal i am both concerned and disappointed in our government. This bill would simply lower the amount of competition available in our business and put thousands MORE mortgage brokers out of work. After 8 years in the business i can say that the last 12 months have been the toughest due to all of the changes already made to guidelines and general practices in our industry. Although many changes where needed, this change would hurt the average homeowner far more than it could possibly help. If someone could show me who this bill benefits, I would love to know.