

From: Susan J. Tamashiro
Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Regulatory Capital; Impact of Modifications to Generally Accepted Accounting Principles; Consolidation of Asset-Backed Commercial Paper Programs (Regulations H and Y)

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Comments:

This is a bad law. You haven't thought this through. If you take away lender yield spread then I will not be able to get my refinance. I need to use Yield spread to pay for my closing costs as I am at the top of my limit. If I can't refinance I will lose my house. Please reconsider.