

From: Mark E. Niosi  
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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Please make sure that you consider all outcomes (positive and negative)when you consider this proposal. The american public may be more protected but they also may suffer more because the level of mortgage competition may become more limited. Lets not cure a preceived issue by over medicating the patient.