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Subject: Reg Z - Truth in Lending

Comments:

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The elimination of YSP premium will only hurt the consumer by limiting competition. Don't "throw the baby out with the bath water". Most all the "bad" players are gone, and regs. require full disclosure to the client, who is the beneficiary in the end. Brokers provide the competition that keeps rates and costs down for consumers. Our 5000+ clients will be the losers in this legislation if passed.