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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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Comments:

Please do not eliminate Yield Spread Premium as a method of compensation from lenders. It is fully disclosed to the clients through signed Mortgage Broker Fee Agreements, Loan Document Disclosures, etc. and gives us the only means by which we can fund "NO CLOSING COST" mortgages for these same clients.