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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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the changes in this industry are NOT stimulating, yet create more road blocks for people to achieve home ownership. Doing away with YSP will increase the cost of a loan and interest rate, and will also wipe several out of the industry, eliminating competition which will allow those still standing to charge more fees.