

From: Destiny Mortgage Group, Inc, Joe Shagena

Subject: Reg Z - Truth in Lending

Comments:

Doing away with the consumers choice to not pay upfront fees will sway the power completely to the banks and will then put more people like me out of business.

I am a taxpayer and an ethical business man.

There are plenty of forms that are issued to give the consumer the choice to either pay upfront fees or let the lender through the broker pay these fees.

Thank you

Joseph Shagena
Destiny Mortgage Group, Inc