

From: Lamontz Hayman
Subject: Reg Z - Truth in Lending

Comments:

Date: Sep 22, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages

Document ID: R-1366

Document Version: 1

Release Date: 07/23/2009

Name: LAMONTZ HAYMAN

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Getting rid of Yield spread premiums will alter the competitive balance. The unintentional consequence, or intentional depending on perspective, will be decreased competition which will lead to fewer options for consumers.