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Subject: Reg Z - Truth in Lending

Comments:

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

The sub-prime and alt-a loans such as the pick a pay or neg.-am loans that many brokers put people in because of the higher ysp are no longer available. ysp is a tool that can be used in many positive ways. Eliminating ysp would be another mistake that punishes the industry not regulate it.