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Subject: Reg Z - Truth in Lending

Comments:

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Comments:

Elimination of Yield Spread Premium will cause the wholesale division go away. Borrowes will be forced to use banks and thus less competition. Our country is based upon free markets and capitalism. Being a small business owner, I am able provide a better rates than the banks and usually no points. My clients call me after they have received quotes from banks. I always tell them to get an upfront good faith estimate and choose who you want to do business with after the due diligence phase. Please let me continue the American way and work hard to keep my small business.