

From: Arthur Buhrer  
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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Please ask yourself why is this rule change being proposed? There is no need to change the compensation and the way YSP is used on loans. This will limit consumer choice and deal a vital hindrance to the mortgage broker industry. Please think if you were in our business and were professional in helping consumers obtain home loans if this is a good idea. If it isn't broken don't fix it. Nothing is broken here.