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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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The proposed rule will hinder a consumers' right to decide the most suitable way to finance the purchase of a home. By making a consumer choose as to whether paying for their costs through up front fees or in the form of a higher rate is not practical. Consumers currently use a combination of these methods because it affords them the ability to tailor their financing to their specific needs.