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Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 18, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
Document ID: R-1366
Document Version: 1
Release Date: 07/23/2009
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Comments:

Consumers do not care about YSP. Their aim is to find the lowest rate loan for the lowest costs OR in many cases, the lowest rate for ZERO costs--i.e. without one dime in costs. Removing YSP removes many options for the consumer. YSP actually provides more choices for the informed consumer.