

From: Chad C Everett  
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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Name: Chad C Everett  
Affiliation:  
Category of Affiliation: Other  
Address:

City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

The new regulation would severely disable consumers from having the flexibility to minimize out of pocket or upfront cost (low cost mortgages). Low income and minorities would be severely discriminated against by the possible new Fed rules. Please look at this in a practical sense. Very disabling to consumers.