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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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Please do not allow this to happen because the first time buyers are going to suffer and the United States is the one and only country which has this opportunity. If we let the lenders not pay any YSP, the unfortunate buyers who do not have enough money can no longer acquire a piece of property and the United States of America will be like another country. Thank you.