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Subject: Reg Z - Truth in Lending

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Comments:

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Comments:

For several years I have been giving my clients great service at low rates and fees. To Eliminate Competition makes it impossible to operate my business as in the past. Now I have no choice but to charge the Consumer more for my services to stay afloat. Please rethink your changes to the Mortgage Compensation process. I really feel that the Consumer & I will lose in the end. America was based on Freedom not Communism.