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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 change in Reg Z - Truth in Lending - Closed-end Mortgages (R-1366) proposal is clear in its intent, which is to benefit the big banks and NOT THE CONSUMERS. Regulation changes of this nature have bankrupted the public and destroyed the economy. The Federal Reserve proposal is acting outside the constitution in this proposal to intentionally to destroy their competition.