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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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Comments:

This is to voice my opinion on regulation Z. For loan officer like me who do don't have a six figure income reg Z will have a very big impact in my income and it hard enough to put food on my table and i have small kids to feed now this will force me to look for another profession, we are up to 10% on unemployment, when this proposal passes what will happen to us as loan officer who makes \$30,000 a year, business is so slow and by cutting out the YSP, it will have a big impact in the mortgage industries. Please do not pass the proposal for closed-end mortgage (YSP) Please don't take this the wrong way but the people behind this proposal is making a six figure income and their income is not impact by any means. But i know that God will provide for those who work hard in life!