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Subject: Reg Z - Truth in Lending

Comments:

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Our industry is filled with unethical people and crooks, and we wonder why this is happening. The people who quote .750 under the true rate then deliver 1.5 over market seem to get the business. since we were unable to police our own industry the goverment, unfortunately, will now do it for us. We had many opportunities to fix this but we were unable to do so. Jeff 20+ years as a broker