

From: Cal-West Home Loans, Inc., Mike Bruno  
Subject: Reg Z - Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
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Comments:

You must vote no on this measure. It will further stifle the economy and create hardships for borrowers. Borrowers for smaller loans, which are now making up a majority of the buying public, will be unable to pay the high costs and banks will not want to lend on the smaller loans as well. The borrowers will be priced out of the market. This proposal will damage small business and put even more people out of work.