

From: Insight Financial, David L Majcen  
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:

Please do not eliminate the YSP. It offers flexibility and choice to consumers and can reduce closing costs significantly to the borrower. You will be causing further an employment in the small business sectore if this Reg passes in current form. Regards, David Majcen