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Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 22, 2009

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

Document ID: R-1366

Document Version: 1

Release Date: 07/23/2009

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Were does this stop? At the super market, dry cleaners, or Restaurants? Do you approach them and ask them how much have they paid for their product before they pass it on to you and me? Or have them disclose a better priced and cheaper super market down the street. This is preposterous and an insult to free enterprise. Where are the values of this free market? When the few big banks conspired to squeeze out the competition and monopolize the banking system according to their terms. Why not ask the big banks to disclose how much are they paying for their money? Or how they invented the Neg Am that helped in our greatest economic collapse since the depression, and be able to come back to shut down their competitors so they could monopolize the financial market and start to fix rates and services. Where is the spirit of competition? This is out right deceptive and evil act. We sit in silence witnesses to the greatest conspiracy in our life time and that is the monopolizing of the financial systems. Good luck Mr & Mrs. Middle America I'm sure The B of A's and the Chases will gladly fix your rate.