

From: Helen S Delin
Subject: Regulation Z - Truth in Lending

Comments:

Date: Dec 20, 2010

Proposal: Regulation Z - Truth in Lending
Document ID: R-1390
Document Version: 1
Release Date: 08/16/2010
Name: Helen S Delin
Affiliation:
Category of Affiliation: Other
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

By including the fees for insurance into the APR calculation, members are being presented with a distorted view of the cost of their loan for comparison purposes. In addition, those who need the protection could be dissuaded from using it - even though they may not have adequate coverage.