

From: Charter Bank, Debra Hintz

Subject: Truth in Lending

Comments:

Gentlemen:

Leave the early disclosures apply only to the consumer's principal dwelling on a residential mortgage transaction.

I disagree with the proposal regarding the seven day waiting period between delivery (deemed three days after mailing) of the early disclosures and the consummation of the loan. This is a disservice to the consumer. In my 30 plus years of lending, I've only had one loan transaction that the borrower exercised their right to cancel, not because they didn't want the loan it was because they were unsure of the marriage.

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