

From: Mortgage Options, LLC, Oliver Latta  
Subject: Reg Z - Truth in Lending

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Comments:

Following is the original e-mail received:

First Name: Oliver  
Last Name: Latta  
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Profession: Mortgage Broker  
Organization: Mortgage Options, LLC  
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State:  
Country: US  
Postal Code:  
Referring URL:

E-mail Content:

The Federal Reserve has no business creating rules that will govern how Mortgage Brokers are paid. The reason Mortgage Brokers exist is because the government needed someone to be able to compete and be fair to the public. we offer better rates and better programs than banks do. There are more regulations on us than there are on banks! Banks want you to get rid of us. You are doing what they want done. You are proposing to take away our yield spread. You aren't proposing to take away the banks. They get a yield spread also, they just call it by a different name. It is not the Federal Reserves business to enact laws that favor the banks over other institutions.