

From: Sterling Mortgage Resources, LLC, Susan Rutherford  
Subject: Reg Z - Truth in Lending

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Comments:

Public Comments on Truth in Lending:

Title: Truth in Lending  
FR Document Number: E9-18119  
Legacy Document ID:  
RIN: null  
Publish Date: Wed Aug 26 00:00:00 EDT 2009  
Submitter Info:

first\_name Susan  
last\_name Rutherford  
address1  
city  
country United States  
us\_state  
zip  
email  
company Sterling Mortgage Resources, LLC

The new Good Faith Estimate that is going into effect as of January 1, 2010, will clearly show the consumer the yield spread premium the lender pays, in relation to a specific interest rate. The consumer will have a clear choice as to whether they want the lender to compensate the loan originator, and they take a higher interest rate with less up-front fees, or they choose to pay the additional compensation to the loan originator, get a lower interest rate with more up-front fees. It is in the consumer's best interest to have that choice. They are best equipped to make that decision, based on their current circumstances, how long they intend to stay in the home and how much money they have to work with. It would be a shame to limit the consumer's choice, now, at this stage of the regulatory changes. The new Good Faith Estimate that is going into effect, has clearly addressed the issue of yield spread premium and how it can be used. Let the consumer have a choice in this matter, they are the ones it will ultimately affect. Limiting a consumer's choices and options is hurtful to them in the long run. I believe the new Good Faith Estimate will give the consumer the transparency regarding yield spread premium and how it can be utilized. Let them make the choice.