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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  
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To whom it may concern: RE: TIL proposal

I am a loan officer in Phoenix Arizona- I have been originating loans for 6 years come January of 2010. During that time I have come across all types of borrowers. some with very low credit scores, stated self employed income, and many other difficult situations. This is a very stressful career as your clients are either looking to get out of a bad situation or just looking to become more financially secure. I feel that if this proposal is passed it is unfair to me as a loan officer. I am very fair with my customers with regards to fees, because I depend on my referral base. However, there are times when a loan may take me 2-3 months to close and I charge accordingly to the credit situation etc. But the fees are always fair and ends up putting the customer in a better financial position. I feel that such a proposal should be at least postponed until the anniversary of the mandatory licensing of loan officers, that I feel will weed out the bad seeds of the industry that put us in this situation in the first place. Please take this into consideration when making the decision.

Best Regards  
Sammi Taylor