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Hard to imagine that the entire YSP debate has missed the point. The governments role is to protect the consumer by ensuring they have clear information with which to compare loans. Its not that complicated.. What is my interest rate? What are my costs? What are the details of the loan program? Does it really matter how much a broker is making to the consumer? If so why would it not matter how much a banker is making in SRP? If you compare car you compare cars (loan programs in the mortgage industry) and price (fees and rates in the mortgage industry), would it protect or confuse consumers if auto dealers had to disclose their income on each car? Some dealers make more money and some make less, the lowest priced car is still the lower price car. The same holds true in the mortgage industry. If I spend the time to really shop a consumers loan scenario between many lenders and find the lender that has the best pricing for their scenario why does it matter if I make more money than the guy down the street that threw them in the quickest easiest loan if I am saving them in interest rate or fees? My YSP is irrelevant to the equation. My Loan Competitors loan 5% Rate 5% Rate \$3,650 in fees \$4,000 in fees YSP \$3,200 YSP \$1,500 You can see the YSP is irrelevant to the consumer, they need to consider rate, program, and fees.. If I make more for the same loan and save them money whose business is that? Are they better off accepting my competitors loan because I am making too much money? Give the brokers a break. Good brokers are NOT the enemy. YSP is not the enemy. Bad brokers AND bad bankers are the enemy the Fed's time would serve consumers much better if it was spent on weeding out the bad brokers and bankers not attacking brokers and YSP. Again, YSP is NOT relevant for consumers when comparing loan offers, we are confusing consumers by getting stuck with this attitude.