

From: Nick Davidovic
Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
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Comments:

I FEEL THAT THE BORROWER IS THE PERSON WHO SHOULD SHOP FOR THE BEST
INETERST
RATE AND A LENDER WHO CAN PROCESS AND CLOSE THE TRANSACTION IN A
PROFESSIONAL
TIMELY MANNER. THE BORROWER DOES NOT CARE HOW MUCH YSP I MADE ON THE LOAN.
HE
CARES ABOUT GETTING THE INTEREST HE WANTS AND A BROKER/LENDER WHO CAN
DELIVER.
MY CLIENTS ARE ALL REFERRED TO ME FOR THE ABOVE REASONS. I DESERVE TO GET
PAID
A YSP FOR THE ABOVE REASONS. BORROWWERS ARE FREE TO SHOP AROUND AS MUCH
AS
THEY WISH FOR A LENDER. WE DO NOT NEED TO COMPLICATE THE BORROWER/BROKER
EALTIONSHIP WITH MORE PAPER WORK. WE SHOULD WORRY ABOUT THE FEDERAL
GOVERNMENT
SPENDING OUR TAX DOLLARS WITH OUT ASKING ME IF ITS OK.