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Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 04, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
Document ID: R-1366
Document Version: 1
Release Date: 07/23/2009
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I will make my comment short. This new rule will further impede credit worthy, though marginal borrowers from qualifying, further shrinking the pool of buyers from the real-estate market, continuing to drive down real estate value. The fewer the buyers the lower the prices. Working for a flat fee, no one is going to spend the additional time with these marginal clients that they need to qualify. As with most well intentioned customer protection laws, they usually back fire.