

From: Allied Home Mortgage, Courtney Holyfield

Subject: Reg Z - Truth in Lending

Comments:

The elimination of YSP will give the consumer absolutely no choice of out of pocket expenses. Many consumers with today's economic climate are leery of depleting their reserves. Since originators have to be paid for their services and believe me we work for every nickel, this allows consumers to save by not having to pay their chosen originator out of pocket and thus retaining the reserves for mortgage payments incase of an emergency or unforeseen circumstance. YSP is what I use to help the consumer not have to pay so much out of pocket. And they are able to get lower prices on the houses since closing costs aren't having to be paid by seller. This will cause consumers to have to pay top market in order to get the sellers to pay so not to deplete their funds. Enough changes. It is getting to where it will be impossible to make a living doing what I love, helping people become responsible homeowners.

Regards,

Courtney Holyfield
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