

From: Loubbertha Nalls
Subject: Reg Z - Truth in Lending

Comments:

Regards to docket no. R-1366

I have reviewed the possible changes in regards to the YSP. I do loans for low to middle income clients and I don't charge upfront fees or application fees. Please consider leaving the YSP, I make a living on the ysp, this would eliminate home-ownership for thousands of people. I work with clients that may take longer to close and may not be able to buy if you don't hold their hand throughout the process. If YSP is not there no one is going to be able to work with clients without getting paid. Loan officer cannot continue to thrive without it or can afford to work on loans without being paid. The good loan officer that are doing the right thing should not be penalized or forced to do loans for free. We must keep the YSP, especially now, because more than likely the loan officers that have weathered the storm and are still standing are the ones that need to be there and has done the right thing to stay in the business.

Loubbertha Nalls