

From: Americas Mortgage, Tom Kennedy
Subject: Reg Z - Truth in Lending

Comments:

Date: Sep 23, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
Document ID: R-1366
Document Version: 1
Release Date: 07/23/2009
Name: Tom Kennedy
Affiliation: America's Mortgage
Category of Affiliation: Commercial
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

Doing away with ysp would do away with no cost loans again harming the consumer while you are trying to penalize the mortgage broker. Paying brokers a flat fee is just another bank idea to do away with competition.

Thank you