

From: Gavin W. Ekstrom
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: Gavin W. Ekstrom

Affiliation:

Category of Affiliation: Other

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

How is this fair. Do you not think we earn our keep? We originators see what the government is trying to do. Eliminate the broker and the Correspondent lends so the Big banks get all of the business. When they and you casued the mess in the first place. It was not the originator who made up the aggressive loan programs it was Fannie Mae and Freddie Mac both government sponsored agencies. Turn the finger around. In tht claim as well go after the SCC for giving the AAA ratings on bougus loans. The originator is not the problem and eliminating the YSP is not the solution!