

From: Mainely Mortgages, Richard C. Burgess
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Name: Richard c Burgess
Affiliation: Mainely Mortgages
Category of Affiliation: Other
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

Consumers need to have alternatives. Some borrowers prefer to pay points or origination fees to obtain a lower interest rate. Others prefer not to pay points or origination fees to allow for lower closing costs or less equity to be used from their property. If you eliminate the use of YSP from lending, mortgage brokers and loan officers will be forced to charge points or origination fees to survive (stay in the business. Without them (we make up over 65% of all loans made), the consumer is once again stripped of choices. Good fair competition results in lower costs to the consumer. If you eliminate the YSP, you greatly eliminate competition. All consumers will in the end pay more to borrow money. Do not eliminate our livelihood any further. The current disclosure laws make it extremely clear to a consumer through APR, how to compare!