

From: Theresa Dunn
Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages

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Category of Affiliation:

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Comments:

As a loan officer of over 12 years I think it unfair and unjust to cap the amount of money an originator can make. I put in many long days, nights, weekends and holidays to service my customers needs. Unlike a bank I am not only available M-F from 8-5, I will meet with clients anywhere and anytime that is convenient for them. My work ethic and my morals are extremely high. I can sleep soundly at night knowing that I have worked hard for every dollar that i have earned. The very clients that you are trying to protect are the people who are being hurt by this proposal, A non bank customer will not be given the time of day by a stuffy high end lender, where I can sit and council the prospective buyer and how to budget and adjust their lifestyles so they may one day live the American Dream "HOME OWNERSHIP".