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Comments:

Public Comments on Truth in Lending:

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To Whom It May Concern,

I am a loan processor and I am married to a loan officer. We are a very small operation that does a decent amount of loans per month. We make an honest living doing a lot of hard work and always providing our borrowers with the best possible loan for them. We work about 12 hours a day and are very grateful for the business. All of our team puts in the same amount of work and hours. (our team includes Title and Escrow as well as the people in our office) If we had to move to a flat fee, we would not be able to do the amount of loans that we do each month and still be able to afford our team. This would mean that our tiny operation would be at least 50 people unemployed. Every one of my friends and family members are also in the business. That is just us, I can't imagine what it would do to the industry and our country. Our country can not afford more unemployment and foreclosures due to job losses. Please reconsider your proposal for a flat fee.

Thank you,  
Margie