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Subject: Reg Z - Truth in Lending

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Comments:

Public Comments on Truth in Lending:

Title: Truth in Lending  
FR Document Number: E9-18119  
Legacy Document ID:  
RIN: null  
Publish Date: Wed Aug 26 00:00:00 EDT 2009  
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If I can offer a client the same rate and fees as a bank (and in many cases lower), it shouldn't matter what my income is, it frankly doesn't matter. Because I work for a correspondent lender that is not greedy and shares SRP for selling the servicing of a loan, we shouldn't be penalized for that. If the client is getting a competitive deal and I make more money that I can spend to fuel our economy, it's a win/win for everyone. Decision makers have in most cases not even worked in our industry and have no right destroying our livelihood on things they just don't understand. Please don't do any more damage to our already difficult industry. There are loan officers such as myself that are not responsible for the "mortgage crisis" and don't need to be punished more than we already have. As a single parent, I count on my ability to make commission as other sales people do and work hard to earn it. It seems very unfair and will do much more damage than good. I appreciate your consideration.