

From: Classic Mortgage Solutions, Jane Stathas  
Subject: Reg Z - Truth in Lending

---

Comments:

Date: Sep 22, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
Document ID: R-1366  
Document Version: 1  
Release Date: 07/23/2009  
Name: Jane Stathas  
Affiliation: Classic Mortgage Solutions  
Category of Affiliation: Other  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

I strongly disagree on taking away YSP. I have a problem that we even have to disclose it to the borrower. I support leaving YSP alone and let us continue to make a living. YSP has literally been cut back tremendously, so we are now making 1/2 of what we used to make anyway. Now you want to take it ALL from us. I'll go work at McDonalds if you do that. I'd make more there. We work a very stressful job and we need to be compensated for it. Just because a few loan officers made a bad name for us, it doesn't mean we're all bad. Same goes for lawyers, doctors, teachers, priests, etc. Let's talk about the good ones and what great impact they have made on borrower's lives. I never hear about those good guys!