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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
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YSP plays an important role in our real estate market today. One example is it provides 1st time home buyers a way to reduce their out of pocket expenses, while achieving the American Dream of owning a home. The good faith estimates and mortgage broker contracts already disclose the amount of YSP, so disclosure should not be a concern. Instead of eliminating YSP, consider requiring borrowers to receive 2 loan options for their review. The first, a loan without YSP and higher upfront fees. The second, a loan with YSP and lower or no upfront fees. This will clearly show a borrower the cost of each loan option, and allow them to make an educated decision for themselves. With housing prices as low as they are today, first time home buyers have an unprecedented opportunity to purchase the first home at the lowest prices they will likely see in their lifetime. YSP is one tool that should remain available.