

From: Brant Bukowsky
Subject: Reg Z - Truth in Lending

Comments:

Requiring loan originators to charge a flat fee per loan will negatively affect families who purchase homes of smaller dollar amounts.

If there is a flat rate, families purchasing a lower value home will be paying a much higher % of the loan in transaction fees than someone purchasing a more expensive home.

It will also be extremely difficult to justify this pricing structure if Realtors are able to continue with their current fee structure.

I do believe that some changes can be good for the industry and establishing a maximum fee amount or % would be appropriate.

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