

From: Atlanta Financial, Nur Saglam

Subject: Reg Z - Truth in Lending

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Comments:

Why should brokers and agents' pay be fixed, but not a realtor's? Should an originator who does a \$1 million loan really receive the same pay as for doing a \$100,000 loan? And if not, how should originators then be compensated? Will the proposed structure push loan officers into becoming brokers so that they have a range of pricing from different lenders? Or, instead, would the advantage go to large lenders (Bank of America, Citi, etc.) in adding origination staff since they can pay more?

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