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Good morning, It would seem that in these hard economic times with the necessity for housing market gains that as a society we would want to encourage any loan originator to be capable of helping people. Why would you want to punish the whole class for a couple of bad kids. And who are the bad kids? The brokers who must disclose to their clients how much compensation they are receiving or the bankers who can hide behind selling their own money and not have to disclose their premiums. It's simply another avenue for the politicians to massage the banker constituents and slant lending regulations in their favor to eliminate the small broker. This regulation eliminates any ability for the loan officer to actually help someone in an adverse situation. What if a client who refinances and does not have enough money to bring to the closing table cannot allow the broker to be compensated by the investor. Tell the client you're sorry they wasted their money on an appraisal but their deal is dead? Or, send them to a banker to get their deal done and encourage the monopolistic banking industry? It's ridiculous and slanted and the political machine just keeps continuing to grind out poorly constructed legislation to favor their high powered banking friends. Why does the government want to eliminate brokers? That is inevitably what will happen. Oh, perhaps we can just get paid less, or charge the consumer more on the front! The banks are the perpetrators, and yet garner the rewards of this legislation. Frankly, I'm tired of trying to help people and getting nickel and dimed to death while Goldman Sachs and CitiGroup and Wells Fargo get richer and don't have to share. Shame on our society for allowing these constant infringements on our rights as citizens to make fair compensation. I'm all for it if they include everyone. Level the playing field. Don't slant it even further towards indiscretion. Thank you.