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I will cut to the chase. Are you people crazy? Can't Bernanke pass micro Econ 101? It appears this lame attempt to dictate income and limit consumer choices is part of the larger political push to consolidate all power to a few, large, controllable banking institutions. Great language to make it all "fair", but there is no such thing. Since the Fed is full of great genius", I cannot doubt they know the basic math behind this proposal and the fact it will hurt the consumer, but most importantly will drive the smaller Loan Brokers out of business since this does nothing to the big banks in the competitive arena. Socialism rules. Part of Obama's big plan to dictate from on high. I am against this very poor proposal totally. All the recent changes have done nothing materially to "assist" the consumer. The HVCC (which I believe is illegal) and all the recent changes in disclosure have done nothing but lengthen the loan processing times and further confuse the clients. This is all "showtime" to the public and in the end does not serve them one whit. More bait and switch by a federal agency with the real objective--control over the economy--being covered up. You folks should be ashamed of yourselves!