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As many in the real estate industry are not happy with some of the changes that are in place and about to be, I understand why and how these changes have come into place. I believe they are well intended and will help the consumer to have a better transaction. With a 17 year history of loan origination. I have definitely seen the good and the bad of the business. I believe many of the recent changes are definitely for the better and that they need to be in place for some time to really see the long term benefit. I have seen the industry shrink and weed out many of the unsavory characters. As a firm believer in education - the licensing and training that is now coming into place will further weed out many more. I am struggling with the compensation change recommendations that they could have that much more of an impact on what already is in place. From the standpoint of free markets how can someone tell another how much they can earn? As someone who reviews income from other occupations I am not aware of another industry that has a government regulated income cap. For the record the average income of a loan originator at most companies is still around \$40,000. Imposing income limits may not have a big impact other than hinder many from entering or continuing in the business depending on what the level of income it would capped at based on reading the recommendations. If this is come into play how many other industries would this affect? Is it a percentage or flat dollar amount? We can see the ramification of the percentage plans that unfairly discriminate against those who look to look to obtain smaller loan amounts. I firmly believe and stand behind many of the changes and need to take time to see the positive impact of these changes. I fail to see how placing caps on income is going help any more as it hinders the entrepreneurial spirit that help create and build many of the industries here.