

From: Phil Romando
Subject: Reg Z - Truth in Lending

Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
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As loan originators we work very hard on behalf of our clients to find them the best possible loan programs/rates, and taking away ANY part of our ability to keep our clients' costs low, put them in payment programs they can afford, and make a decent living in this tough market is totally unfair to us and our clients. The elimination of YSP would create an avalanche of problems for the entire market. Please DO NOT allow this to happen.