

From: Mission Home Loans,Inc., Yamila M. Ayad
Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 17, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages

Document ID: R-1366

Document Version: 1

Release Date: 07/23/2009

Name: Yamila M Ayad

Affiliation:

Category of Affiliation:

Address: 960 W. San Marcos Bl. Ste 200

City: San Marcos

State: CA

Country:

Zip: 92078

PostalCode:

Comments:

I applaud the eagerness to protect the consumer. In the haste to create rules, we should remember that we can not legislate integrity. There are many honorable Mtg Brokers whom are Small Buss Owners, who are needed by the communities they serve. Our demise will be the communitie's loss. Cap total fees reasonably but to EVERYONE, the Bankers, Escrow Title, otherwise all you are doing is attacking one group and leaving an open field to the rest.
Respectfully , Yamila M. Ayad, Broker, Mission Home Loans,Inc.