

From: Glen Williams  
Subject: Reg Z - Truth in Lending

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Comments:

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Name: Glen Williams  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State:  
Country:  
Zip:  
PostalCode:

Comments:

As a consumer, I benefited from my mortgage broker being able to reduce my closing costs when I purchased my home by lowering fees to me. He was able to do this because the bank paid him to put my loan with them. I got a good and affordable 30 year fixed rate loan, and was able to lower my cost to close drastically. The proposed rules are bad for people such as myself that have good jobs, and make enough money to buy a home, but due to health care costs for my family and children it is hard to save money. I would not have been able to buy my home if my broker did not do what he did.