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Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 11, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
Document ID: R-1366
Document Version: 1
Release Date: 07/23/2009
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Comments:

With regards to the proposal to eliminate YSP please find that I feel that this will hurt the consumer and eliminate choices in their best interest whether purchasing or refinancing. As a mortgage loan officer I can offer the consumer help in covering some of the closing costs with YSP and offer a competitive interest rate. I treat all my clients fairly and we are required to disclose the YSP and we are capped at the amount of YSP. I do not understand why the Federal Reserve would want to eliminate the YSP and put many brokers, loan officers etc. on the streets.

Respectfully,

Debbie