

From: Charlet Nowell
Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 13, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
Document ID: R-1366
Document Version: 1
Release Date: 07/23/2009
Name: Charlet Nowell
Affiliation: Mortgage Broker / consumer
Category of Affiliation: Other
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

It is PATHETICALLY OBVIOUS by entertaining the proposed changes you are not aware of the consequences witch only validates you are ignorant & ultimately wasting tax payor dollars & vital time in actually fixing the system. The Federal Reserve as well as the Finanacial Committee's agenda.. nearly make it impossible to beleive you are not being paid off. The toxic products were ceating by Wall Stree & the banks at large and for some unknown reason you want the American people believe it is from the mortgage brokers. Listen up, We The People KNOW you are all a bunch of spin-doctors only looking to grease the best option that will serve your agenda.....the changes are NOT FOR THE CONSUMER. Look at the Consumer Credit Act, OH YEAH - that really helped America(n's). You people need to stop & get a grasp on reality. We The People ARE MUCH SMARTER and communicate much more than you believe and frankly you are going to end up with a revolution if YOU CROOKS CONTINUE ON THIS ROAD!!!! It is disgusting and you people ouught to be ashamed of yourselves - YOU ALL NEED TO BE FIRED. When Congress is this dirty we need to oust everyone of them & start from scratch..... HOW DEAR YOU point fingers; the facts are quite simple; the Feds, Financial Committee & congress allowed the creation of the Toxic Products to be fed to the American people to have such a small mind & to put every Professional Mortgage Brokerage out of business as Frank the Barney annouced live on T.V. WoW, o.k. you acheived that - now what, so we go to work for a bank or lender - a SHELL GAME YOU IDIOT!!!! No, I will not make as much - as another finger is in the pot, but I will not be able to help the low to moderate income folks either so WHAT EXACTLY DID YOU ACHIEVE? YOU CERTAINLY DID NOT HELP THE ECONOMY, BY SHUTTING DOWN THOUSANDS OF OPERATIONS THAT HAD STAFF'S OF 4-25. OH, I FORGOT WHY WOULD YOU CARE YOU HAVE A NICE HEFTY PENSION GURANTEE BY THE FEDERAL GOVERNMENT (AKA TAXPAYOR(S) DOLLARS)...SO YOU KEEP

ON..AND YOU IF YOU HAVE NOT CASUED IT ALREADY - WE'LL SEE A REVOLT. YOU PEOPLE ARE IDIOTS. LIVING IN YOUR FANCY HOMES AND COME OUT WITH A HOLIER THAN THOU ATTITUDE WITH POINTING FINGERS. JAMIE DIAMON IS THE WORST LIAR - LIAR, HE BLAMES THE MORTGAGE BROKERS MEANHWILE OUT HIS BACK DOOR HE IS STILL SELLING TO THE MORTGAGE BROKER/CORRESPONDENT LENDING - HELLO, DO YOU ALL REALLY THINK YOU KNOW WHAT YOU ARE DOING, NOT!!!! WAIT FOR THIS TO GO LIVE, AS I GURANTEE YOU IT WILL BE GOING LIVE, SO KEEP LOOKING OVER YOUR SHOULDER, WHILE YOU KEEP CREATING THESE OUTRAGEOUS HURDLES & BLOCKS THAT KEEP THIS COUNTRY IN A DOWNWARD SPIN. I HAVE NOTHING KIND TO SAY ABOUT OUR SYSTEM, OTHER THAN YOU IF YOU PEOPLE ARE CALLED AMERICAN'S NO WONDER OTHER COUNTRY'S HATE US SO MUCH YOU PEOPLE ARE BLEEPING STUPID!!!!!!!!!!!!!! THE ONLY BENEFIT HERE IS SOMEDAY YOU CAN HAVE YOUR FANCY MEETINGS IN THE SAME PLACE SOME DAY - !