

From: Innerwork Mortgage Planning, Joshua B. Echemendia
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

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Comments:

To Whom It May Concern: I am writing to express my profound disagreement with the tenets of this proposal. Increased transparency and ethical practices are key to the improvement and recovery of the mortgage industry. Nevertheless, I believe that the measures of this bill do not support positive evolution, create the potential for more abuse, and will penalize the borrower. The concepts of this bill will greatly hurt the borrower and potentially drive ethically-minded originators out of business. Please do not approve this measure. Thank you for your consideration.