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Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 21, 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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When big government puts their hands in the private sector, I call that the art of communism. Not everyone is the same as far as income, education, credit worthiness and amount of money to purchase. With that in mind, one cannot put another in the same category. Therefore, each case could be better than my neighbor. Although this country that I love is based on equality, this does not apply to everyone unless one wants a socialist state. It will be a gross injustice of our way of life and the pursuit of happiness. The Federal Reserve should look into this not as controlling the economy but as way of penalizing the responsible. People put themselves into a situation that is detrimental to their credit rating. They are at a disadvantage, yes and they should pay more for the risk that they carry. That is not undemocratic but rather facts of life. I am not saying that people in the lending industry are without blame but to bleed them dry will not solve the dilemma we face. More controls; I do not know if it will even help. Someone told me a story about the lending industry as a pie. To rid this industry of the people that preyed on others, you cut the pie horizontally where the bad part falls into oblivion. Rather the pie was cut vertically, leaving the industry with still the bad part that is still functioning. More controls; maybe we do in this instance. Here in California, I see loan officers that are not even licensed. What do they get sometimes, a slap on the wrist. Me, I could lose my license and my source of income. This makes me aware and fearful of reprisal. The Federal Board does not need to monitor me for I already know what to expect. I give my clients the service that deserve and expect and for that I would like to be compensated according to my efforts.