

From: Braden Ingling
Subject: Reg Z - Truth in Lending

Comments:

Date: Dec 29, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages
Document ID: R-1366
Document Version: 1
Release Date: 07/23/2009
Name: Braden Ingling
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country:
Zip:
PostalCode:

Comments:

If we eliminate the ability for competition in the lending world then it will become a monopoly and only the banks will win! Why should just the FAT CAT BANK OWNERS be the ones who benefit from all of the hard work we do as a loan officer originating mortgage loans. We put in our 10+ hours a day, keeping a relationship with the clients and providing them a service that we need to be compensated for. If the BANK OWNERS are to benefit then you might as well just hand everything over to the government and make this a socialist country. Oh wait we are almost there.