

From: 1st Sgi, Sheri L. Wedmore  
Subject: Reg Z - Truth in Lending

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Comments:

Date: Dec 22, 2009

Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
Document ID: R-1366  
Document Version: 1  
Release Date: 07/23/2009  
Name: Sheri L. Wedmore L Wedmore  
Affiliation: 1st Sgi  
Category of Affiliation: Commercial  
Address:

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

Comments:

banning YSP reduces customer options, more cash in hand will be required reducing the number of people able to purchase a new home or refinance their existing loan to better their situation! All of these new regulations that were intended to help (HVCC) etc. are hurting the consumer, lenders, and appraisers. You are wiping all entire industries all wrapped in "helping the consumer". The consumer will suffer when more money is required and loan options are reduced even more than they already have been. Wake up, before it's too late! All we have to do is follow the money to find out the real motive in all of this. It certainly is not the public.