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Subject: Reg Z Truth in Lending

Comments:

Date: Nov 05, 2010

Proposal: Regulation Z - Truth in Lending Act
Document ID: R-1392
Document Version: 1
Release Date: 08/16/2010
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Comments:

With 70% of mortgage brokers out of business already (because the free markets work), why would you seek to cut our ability to earn income and to staff our company with a receptionist and three processors? Direct lenders currently do not require NMLS licensing as BROKERS do and they do not have to disclose their GFE with YSP as BROKERS do. Please reconsider or keep direct lenders in line with the wholesale channel which is still the least expensive way to originate loans for the Big 4 or the free markets would have already done in the last 30% of brokers that are still in business. Or, is the Big 4 lobby just better than the wholesale lobby?