

From: Scott & Kim Fournier  
Subject: Reg. Z

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Comments:

Docket No. R-1417 and

RIN No. 7100-AD75

I think it is wonderful and exceptional that you would support what today's ethical and professional mortgage originators have historically done as a standard and will continue to do.

Unfortunately, I do not agree with the role you've taken in entering personal industry and business to dictate and channel the method and ability of mortgage originators to generate income through mortgage sales. I'm interested to see what industry you will next plan to invade in terms of dictating how and through what means a lawful US citizen may be paid for what they do. I'm saddened that instead of going after institutions as a whole and requiring that they safeguard against predatory lending, you instead take a socialistic approach which appears to be contested currently as unconstitutional and then implement it through regulation not law to circumvent it being a law dutifully voted on and approved by our legislative branch.

Shame on you for penalizing the whole in hopes to discourage the minority of thieves and wrongdoers... who will by the way just find other avenues to perpetuate their preying upon the public.

Disappointed

Scott Fournier