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## New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 07:33

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This thread discusses the Content article: New mortgage rules exclude Utah County

Cry me a river! I can't afford my \$520,000 mortgage. Should have thought of that before you purchased.

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## Re:New mortgage rules exclude Utah County

Posted by mom - 2008/03/27 07:46

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Absolutely agree. If you can't afford the payments you should have bought a cheaper house. A house at the price of yours is a luxury not a necessity.

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 08:00

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I bet the loan was a zero down ARM just like our wars that Bush thought he could afford! When China wants it's loan plus interest back he will be long gone and try to blame it on the "other presidents". And yet the Utah county flock follow him along the trail hoping for greener pastures somewhere.

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## Re:New mortgage rules exclude Utah County

Posted by unaffiliated\_person - 2008/03/27 08:49

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mom wrote:

Absolutely agree. If you can't afford the payments you should have bought a cheaper house. A house at the price of yours is a luxury not a necessity.

Well said. Other areas of the country have 1200 sq foot houses for 600000+. That is where the help is needed, not here.

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 09:46

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With all this stuff aside. Much I agree with.

Once again our government doesn't make alot of sense in doling out these programs. So Tooele (Salt Lake and Summit) qualifies up to \$729,750 and we in Utah County only qualify up to \$417,000? What does this mean to you and me? It means we all come out on the short end of the stick in Utah County. More of our money in Utah County goes into Fannie Mae and Freddie Macs pockets than into the local economy. The only reason this is happening is because we have a very large student population and their housing skews the overall housing costs of the entire county.

We take another one in the ..... from good ole Uncle Sam.

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## Re:New mortgage rules exclude Utah County

Posted by WatchDog - 2008/03/27 09:50

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While people should never have bought into ARM's in the first place, I find it interesting that the present effort seems to be entirely to save the lenders from their subprime schemes, while ignoring dealing with the problems of those who were sucked into insidious and unpredictable loan arrangements like ARM's.

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 10:05

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Take personal responsibility? Naw. It must be someone else's fault maybe... govt, lenders, wall street, anyone but the person that signed on the dotted line and took the cash!  
Last loan I signed for had all the info needed to make a decision.

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## Re:New mortgage rules exclude Utah County

Posted by Pittakos - 2008/03/27 10:48

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utocoman wrote:

This thread discusses the Content article: New mortgage rules exclude Utah County

Cry me a river! I can't afford my \$520,000 mortgage. Should have thought of that before you purchased.  
Never thought I'd agree with you on something but here it is!

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## Re:New mortgage rules exclude Utah County

Posted by Just Reading - 2008/03/27 10:55

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Pittakos wrote:

utocoman wrote:

This thread discusses the Content article: New mortgage rules exclude Utah County

Cry me a river! I can't afford my \$520,000 mortgage. Should have thought of that before you purchased.  
Never thought I'd agree with you on something but here it is!

"LOL" isn't that the truth "LOL"

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## Re:New mortgage rules exclude Utah County

Posted by Blondie - 2008/03/27 10:55

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Pittakos wrote:

utocoman wrote:

This thread discusses the Content article: New mortgage rules exclude Utah County

Cry me a river! I can't afford my \$520,000 mortgage. Should have thought of that before you purchased.  
Never thought I'd agree with you on something but here it is!

Scary HUH!!!!!!! :blink: But it is the truth..... ;)

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 11:04

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utocoman wrote:

Take personal responsibility? Naw. It must be someone else's fault maybe... govt, lenders, wall street, anyone but the person that signed on the dotted line and took the cash!  
Last loan I signed for had all the info needed to make a decision.

Yes, those are the reasons we are in the situation we are in today.

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Given that, do you understand how Utah County is unfairly penalized by this government program? That's the problem I have here. Do you not have a problem with that?

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 13:10

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If you are all for less govt. involvement then do not hold your hand out when the opportunity comes.

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## Re:New mortgage rules exclude Utah County

Posted by Heir Flick of the Gestapo - 2008/03/27 13:10

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Perhaps Lou and Mimi can help out.

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## Re:New mortgage rules exclude Utah County

Posted by Pittakos - 2008/03/27 13:14

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You no longer have to hold your hand out. The government will now just give it to you. (Tax rebates). I will agree with your premise, though (oh, jeez.. twice in one day I'm agreeing with you). Will we vote for someone who promises to give us the moon or will we vote for someone who has the guts to say that he/she will veto any ear-marks?

Just say "NO" to universal health care programs!

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 13:33

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utocoman wrote:

If you are all for less govt. involvement then do not hold your hand out when the opportunity comes.

Good grief you're dense. You don't even know what Fannie Mae and Freddie Mac are. You don't have the mental capability to look at an issue and see how it may affect you, even indirectly. All you can do is stand on your soapbox and bark "look at me, I'm Mr Judgmental". Forget it, you'll never understand what the effect this has here and why.

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 13:45

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ThomasK wrote:

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Don't ask if you can not handle the answer...

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 14:03

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utocoman wrote:

ThomasK wrote:

utocoman wrote:

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Good grief you're dense. You don't even know what Fannie Mae and Freddie Mac are. You don't have the mental capability to look at an issue and see how it may affect you, even indirectly. All you can do is stand on your soapbox and bark "look at me, I'm Mr Judgmental". Forget it, you'll never understand what the effect this has here and why.

Don't ask if you can not handle the answer...

I had some questions, but you'd never be able to handle them. Comprehension is something you've never been able to figure out.

You're getting hosed and you're too stupid to know it. Keep bending over ignoramus.

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 14:51

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Ping....There goes one of your strings. Must be one of those ready to belly up to the trough when opportunity exists but ..."hell no I want less Govt." when it comes time to pay the piper.

When you find out how you can have it both ways write a book would you?

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 16:30

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utocoman wrote:

Ping....There goes one of your strings. Must be one of those ready to belly up to the trough when opportunity exists but ..."hell no I want less Govt." when it comes time to pay the piper.

When you find out how you can have it both ways write a book would you?

OK bird brain, I'll try to explain. I doubt you'll understand, but I'll try. The concept of "less government" doesn't mean "no government". What this article is about (BTW you started this tread with this article) is the home mortgage industry rating rules. LOANS, got that? Not taxes. Fannie Mae, Freddie Mac, and FHA. I'm not going to explain each in detail to you, but suffice it to say these are worthwhile mortgage programs.

Now pay attention here. This is about new mortgage rules. You have to have rules with mortgages Wilmer. Has nothing to do with "big government". These rules deal with interest rates based on loan amounts and average housing costs. Those rates have been lowered for our neighbors for amounts from \$417,00 to \$520,000. Those rates have remained the same in Utah County. Do you know why Wilmer? Only because we have a huge student population that has skewed the housing costs that the rates were based on. That's it Wilmer, nothing else. It also affects FHA loans for 1st time home buyers in the lower income brackets in Utah County. You're a bleeding heart liberal and you don't give a schittt about lower income struggling families, do you Wilmer? Hypocrite. You can't even figure out that means more interest is being paid because of skewed figures leaving less money in our County. A concept you have no idea what it means.

So you're on your self grandizing soap box spouting "look at me" all the while you don't give a schitttt about the people of Utah County. Not only that, you're just plain stupid.

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## Re:New mortgage rules exclude Utah County

ThomasK wrote:

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So you're on your self grandizing soap box spouting "look at me" all the while you don't give a schitttt about the people of Utah County. Not only that, you're just plain stupid.

Oh I see. Your opinion matters?

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 16:48

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utocoman wrote:

ThomasK wrote:

utocoman wrote:

Ping....There goes one of your strings. Must be one of those ready to belly up to the trough when opportunity exists but ..."hell no I want less Govt." when it comes time to pay the piper.

When you find out how you can have it both ways write a book would you?

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Now pay attention here. This is about new mortgage rules. You have to have rules with mortgages Wilmer. Has nothing to do with "big government". These rules deal with interest rates based on loan amounts and average housing costs. Those rates have been lowered for our neighbors for amounts from \$417,00 to \$520,000. Those rates have remained the same in Utah County. Do you know why Wilmer? Only because we have a huge student population that has skewed the housing costs that the rates were based on. That's it Wilmer, nothing else. It also affects FHA loans for 1st time home buyers in the lower income brackets in Utah County. You're a bleeding heart liberal and you don't give a schittt about lower income struggling families, do you Wilmer? Hypocrite. You can't even figure out that means more interest is being paid because of skewed figures leaving less money in our County. A concept you have no idea what it means.

So you're on your self grandizing soap box spouting "look at me" all the while you don't give a schitttt about the people of Utah County. Not only that, you're just plain stupid.

Oh I see. Your opinion matters?

Did they change your meds? :S

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 16:57

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From what I you have written you must be directly affected.

As I said before do not expect to belly up to the trough if you can pay the piper.....and by the way when I said write a book I did not mean online,,oink oink.

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 17:10

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utocoman wrote:

From what I you have written you must be directly affected.

As I said before do not expect to belly up to the trough if you can pay the piper.....and by the way when I said write a book I did not mean online,,oink oink.

They did change your meds.

Haven't any debt in years. But if you would like compare balance sheets....oops, didn't mean to talk way over your head. It's a debit/credit thingy. Hope that helps. :kiss:

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 17:14

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Then I guess it is a non issue. Ask democrat "friend" haha

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 17:20

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utocoman wrote:

Then I guess it is a non issue. Ask democrat "friend" haha

Maybe you should try shock treatment next.

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## Re:New mortgage rules exclude Utah County

Posted by utocoman - 2008/03/27 17:33

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ThomasK wrote:

utocoman wrote:

Then I guess it is a non issue. Ask democrat "friend" haha

Maybe you should try shock treatment next.

You know just because it helped you out you should not be endorsing it for others. Now don't you have some paperwork to fill out for food stamps, WIC, disability etc etc etc?

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/27 17:41

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utocoman wrote:

ThomasK wrote:

utocoman wrote:

Then I guess it is a non issue. Ask democrat "friend" haha

Maybe you should try shock treatment next.

You know just because it helped you out you should not be endorsing it for others. Now don't you have some paperwork to fill out for food stamps, WIC, disability etc etc etc?

Second thought, ask for water boarding. ;)

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## Re:New mortgage rules exclude Utah County

Posted by turtletea - 2008/03/28 09:24

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The postings on here are hilarious! My initial thought was, is there REALLY this much ignorance out there? Then reading on I quickly realized that it's not ignorance but petty jealousy clearly by people who haven't either the education or drive to work hard enough to be able to afford a home in that price range. How about this guys, lets say that Utah County is exempt from the tax refund passed by the government that will be mailed out starting out in May? Just because you live in Utah County. You don't need the money. You live in "Utah County". In America, people shouldn't be judged based on their race, religion, or bank account. How many of you are black posting this nonsense? How many of you have ever had any prejudice shown against yourselves? I change my mind, a lot of those posts are based on BOTH petty jealousy,envy, as WELL as ignorance. Alright let the petty comments roll, I'm sure you don't have jobs to get to and can spend your day criticizing those who work hard in Utah County :) and bring up the median home price of your shacks.

=====

## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/28 09:43

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turtletea wrote:

The postings on here are hilarious! My initial thought was, is there REALLY this much ignorance out there? Then reading on I quickly realized that it's not ignorance but petty jealousy clearly by people who haven't either the education or drive to work hard enough to be able to afford a home in that price range. How about this guys, lets say that Utah County is exempt from the tax refund passed by the government that will be mailed out starting out in May? Just because you live in Utah County. You don't need the money. You live in "Utah County". In America, people shouldn't be judged based on their race, religion, or bank account. How many of you are black posting this nonsense? How many of you have ever had any prejudice shown against yourselves? I change my mind, a lot of those posts are based on BOTH petty jealousy,envy, as WELL as ignorance. Alright let the petty comments roll, I'm sure you don't have jobs to get to and can spend your day criticizing those who work hard in Utah County :) and bring up the median home price of your shacks.

You sound like someone who understands these issues. What do see the reason for the exclusion and the ramifications that can effect the economy of Utah County because of it? Especially since one exit north and it changes significantly.

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## Re:New mortgage rules exclude Utah County

Posted by ThomasK - 2008/03/28 16:50

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turtletea wrote:

I quickly realized that it's not ignorance but petty jealousy clearly by people who haven't either the education or drive to

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work hard enough to be able to afford a home in that price range.

Well turtle, you should have read what the new mortgage rules are about. You might know what you are talking about instead of sounding uneducated and ignorant, like some people I care not to know.

turtlepea wrote:

How about this guys, lets say that Utah County is exempt from the tax refund passed by the government that will be mailed out starting out in May? Just because you live in Utah County. You don't need the money. You live in "Utah County".

Did you think that up all by yourself or did you have help on that one. That really pertains to the conforming limit. What was that you were saying about uneducated?

turtlepea wrote:

In America, people shouldn't be judged based on their race, religion, or bank account. How many of you are black posting this nonsense?

Are you talking about Fannie Mae or Freddie Mac?

turtlepea wrote:

How many of you have ever had any prejudice shown against yourselves? I change my mind, a lot of those posts are based on BOTH petty jealousy,envy, as WELL as ignorance.

I'd say your last sentence sums you up rather well turtle.

turtlepea wrote:

Alright let the petty comments roll, I'm sure you don't have jobs to get to and can spend your day criticizing those who work hard in Utah County :) and bring up the median home price of your shacks.

You've done an excellent job of that already, no need to add to your pettiness.

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