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I have been in the mortgage business for over 40 years. I have found that if you explain to the borrower the different programs and the costs whether it be interest rate or points and let them make an informed decision, YOU WILL NOT HAVE ANY PROBLEMS. How do you police it? YOU HAVE THEM SIGN A WRITTEN ACKNOWLEDGEMENT of there choices and there final choice. I have found over the years, the more red tape added to our industry to protect the borrower, the more you confuse them. Disclosure is the answer. Written Disclosure and acknowledgement of same. Not Policy Change