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Comments:

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I have been in the Mortgage Business for 13 years. Most of our clients are past customers or friends of past customers. We are the type of company that gives our clients the option of paying up front points or taking a little higher interest rate with no points. Eliminating the YSP and making all lenders use a flat fee will only steer Brokers to the Lenders who are paying the highest flat fee. How does this benefit the client?