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YSP to brokers is a compensation that is commonly used to help pay down third party costs involved in closing. This method delivers real benefits to the borrower who has large third party fees brought on by financial regulations. It is important that Govt. refrain from doing too much which costs the consumer more. There is no question that the new HVCC rule has cost my customers money by slowing down the process and forcing them to pay more for longer locks resulting in higher rates.