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Comments:

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Comments:

I am mortgage Texas Broker XXX#XXX and provide mortgage services for the past 17 years thru my small brokerage firm which also providing many fulltimers and part-timers loan Originating as a career. I have had many happy clients over the years due to current flexibility to offer lower or almost no cost loan by offseting from the YSP I received. If this R-1366 passed by the Fed., it results future mortgage lending being monopolized by only banks. It directly also forces many small business to come to an end. I am US citizen and has four children to raise and this R-1366 will make my life very hard. I am writing this to make those who make this proposal of R-1366 understand the bad cause it may create and impact small business like mine and many hundred of thousands originators across our great nation of United State of America. May GOD bless USA and its Citizen.