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One of the risks of exerting too much control over what a broker can earn is that it limits the broker's options for reaching out to the public. For example, if a broker wants to market towards first time home buyers, in low income communities, that may be too time consuming and costly. Free market balanced with reasonable control is the back-bone of our entrepreneurial society. Given the choice of obtaining a no-cost loan or a loan with a cost, why have millions of Americans decided to choose a no-cost loan? Where they all victims of mortgage brokers? Definitely not. Reasonable control should be our objective. Removing yield spread premiums or limiting points is unreasonable and will be detrimental to the public by limiting their choices.