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The mortgage originators in this country helped the people in making their American Dreams come true for decades. Understandably the mortgage industry is under tremendous scrutiny and changes. The industry is also in an extremely competitive environment and with everything consumers need to know about mortgage readily available everywhere. Just like no one forces anyone to sell a product at certain price, the mortgage market should be the same way. The purpose of laws and regulations should be to prohibit illegal and deceptive practices and NOT to regulate the income for the professionals in the business. The industry is in an efficient market and pricing is very well self-regulated by fierce competition in the market. Unless the government is willing to take over the entire mortgage industry and originate all loans by the tax payer-funded salaried staff, the flat fee structure for originators will be damaging to both consumers and the industry professionals and most importantly, it will be an Un-American way to regulate the mortgage industry.