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Comments:

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The new changes are crumbling our system as we know it. The good brokers, lenders, appraisers and borrowers are all being punished for the bad deeds of the few. We continue to rewrite laws without letting the consumer know of the impact it will have on them. This change will hurt the consumer /borrower and that will be a fact. The bad lenders, brokers and loan programs are now almost all gone. This too is a fact. Given the cleanup that has been digested thus far I beleive any new changes will be detimental. It would be great if someone would just call me and listen to the story of an honest man who was proud of what he did and truly looked after the best interest of the consumer. Please take the time and call the people that did things right and get there feedback. This part of the law will hurt many people and I think it should not be passed. Thanks and I really hope somebody is listening.