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This is not consumer friendly for so many reasons! Eliminating competition and forcing costs up front has no benefit to the consumer. The playing field is already uneven with the SRP's to banks undisclosed and YSP's, as well as all broker compensation fully disclosed. The net benefit to the consumer is already being regulated. Banks do not tell borrowers to go down the street because they can get a better deal- and a good business person will know that giving the best deal to the consumer will bring referrals and repeat business. That is the motivation behind brokers of all kinds.