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Does the Federal Reserve Board actually believe doing away with points and rebates will solve anything? This is a bad decision and I don't see how this is proactive measure by any means. This is a solution which focuses on the wrong problem. If these uncalculated changes revolve around all the problems we're currently facing, then we are in trouble. As a reminder, let's not forget our current financial break down was largely due to deregulation. And I believe these issues originated between the government and the financial institutions. Why are the brokers being targeted. We follow the lending regulations, we don't write them. We're not industry leaders we follow. The Feds needs to shift their attention elsewhere towards the leading culprits. If this is the best the Fed can come up with, we haven't learn anything and we're going to continue to have a major break down. We can't and will not let this happen.