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Comments:

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Countrywide, Washington Mutual, World Savings, Downey Savings just to name a few, were the lenders that did the loans with huge yield spread premiums. All these institutions are gone. The laws in place, if enforced, already police the problems the industry once had. Since these loan products are no longer available, these huge yield spread premiums are also no longer available. The problem that once plagued our industry is solved. Now please stop making it worse than it needs to be.