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I have been in the mortgage industry over 10 years and, yes, I have seen my fair share of unscrupulous shady people operate in the industry. But most mortgage professionals are truly sincere in wanting to help people obtain homeownership or refinance. The change to the current compensation structure, I believe, will force many qualified and respected mortgage professionals out of the business. The handling of a mortgage loan, the largest purchase most families will take on, has its challenges and a seasoned good mortgage professional has invested many hours and money and sacrifice to stay on top of the ongoing changes. We are constantly re-training ourselves to ensure we lead borrowers through the process effectively. A process most buyers feel it's over whelming many times. An alternative to the proposed changes can be to weed out those individuals who operate unethically and overcharge the consumer. But to tell us, committed industry professionals, what our hard work and efforts are worth is simply unjust. I appreciate and support all the efforts law makers and industry leaders are undertaking to restore the integrity of my industry. But if a high level of service and professionalism is going to drive our industry compensation will be a factor. I support licensing, required training, file auditing, and other measures to regulate the quality and service we provide to the consumer. It is obvious that these efforts are coming against commission Mortgage Professionals. It is unjust to attack this segment of the industry. Those of us who are committed to our industry gladly support efforts to raise the quality of service we provide the families we serve.