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This is a horribly thought out solution to the problem, with the new Good Faith Estimate required by Hud it will become self evident if some one is charging too much. The New Good faith disclosure take care of this problem.

IF YOU BAN YSP YOU WILL KILL MILLIONS OF JOBS IN THE MORTGAGE BROKER INDUSTRY AND MORTGAGE BANKER INDUSTRY

IN YOUR ATTEMPT TO STOP THE ONE BAD ACTOR YOU WILL PUT OUT OF BUSINESS THE MORTGAGE BROKER INDUSTRY

THE MORTGAGE BROKERS PROVIDE A LOWER COST OPTION TO FINANCING THAN THE BIG "TOO BIG TO FAIL" BANKS AND THE REASON IS THEY USE THE YSP TO COVER THERE COSTS AND THE BIG BANKS JUST KEEP THE YSP, HIDDEN BUT THEY STILL RECEIVE IT.

I TYPICALLY BEAT THE BIG BANKS IN COST TO THE CONSUMER BY 2000.00 DOLLARS ON EVERY LOAN, BUT I NEED TO USE THE YSP OFFERED FROM THE FREE MARKET TO DO IT. WITH OUT WICH THE COSTS WILL GO UP TO THE CONSUMERS BECAUSE OF ANOTHER BAD CHOICE BY THE GOVERNMENT

ROD HILL