

From: David Morkunas
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Submitter Info:

first_name David
last_name Morkunas
address
city
country United States
us_state
zip
email
company

The flat fee for mortgage producers is not fitting to the borrowers best interest. I often have borrowers that want to get a no-fee loan. The only for me to provide a loan at their original loan amount with no fees is to make yield-spread and then pay the fees out of my revenue. Borrowers love this. I always tell them exactly what is going on and would not be able to provide this to the client if the new law is passed. I fee disclosure is helpful to the borrower but this actually cripples their options. Think it through guys, you can figure it out.