

From: Mike Kowkabany
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Comments:

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Name: Mike Kowkabany

Affiliation:

Category of Affiliation: Other

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Please do not get rid of yield spread that brokers can make. Cap it to two points, but please don't get rid of it. You will put tens of thousands of mortgage brokers out of business....!!!!