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I am all for complete disclosure to clients. Every client has a right to know the true cost of a loan. However, many buyers need help with costs and fees. And it is fair to pay a loan officer for his work, knowledge and time. Many clients do not have adequate funds for the transaction - especially in Florida. Our costs for insurance, title insurance and recording, doc stamps and intangible tax are very high. Without adequately paid loan officers, many people will not qualify for mortgage funding. Knowledgeable loan originators help many buyers into homes that they CAN afford and deserve to be paid for such activities. I have driven away business and lost referral partners because I will not put someone into a home where they can not afford the payments. Just because you can get a buyer and a seller to mutually agree on a price does not mean that the buyer can make the payments.