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Comments:

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Dear RFD, all of these proposals would restrict competition and put brokers out of business. As Broker we sold the programs that the banks offered which ultimately got us all in this situation (THIS HAS ALWAYS BEEN A BANK AND WALLSTREET ISSUE- YOU SHOULD PROSECUTE ALL OF THE OFFENDERS NOT PERSECUTE THE BROKERS.). We do the same work as any bank loan officer and we should be able to charge the same way they do as long as we do good bod business. This will decrease the options for all borrowers which in turn will cost the consumer at the end of day. Most of us brokers have good business integrity so don't blame the few for all of the problems. Thanks for your time.