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PLEASE, PLEASE reconsider this...What you all have to understand is that with the changes you have made to this whole industry you have corrected many of the issues that you have been concerned about. You have chased the bad apples away and those of us who adore our roles with the consumer are being chased out as well. The banks were the ones that offered the products that were dangerous and they have not done away with any loan that doesn't make sense. The fact of the free market will keep us all honest in the fact we are competeing for business and to keep in business you must be competitive on our own. In making too many changes is making it harder on the consumer and us little guy out there trying to do what's right. WE ARE NOT ALL BAD - MANY OF US HAVE TONS OF LETTERS THAT WE CAN SHARE FROM OUR OWN CUSTOMER BASE THAT WOULD TELL YOU HOW HAPPY MANY CONSUMERS ARE WITH BROKERS TOO - ALL THE BAD NEWS IS ALL THAT IS BEING HEARD. HVCC AND MANY OTHER CHANGES HAVE HURT THE CONSUMERS - SOME OF US ON MAIN STREET KNOW WHAT WE ARE TALKING ABOUT...