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I do not know of another industry that has to disclose their profit margin to the client. I have never walked into a department store and been asked for the profit margin of a pair of jeans. This is America and we have the right to free enterprise. For the few of us honest and ethical mortgage brokers and loan officers that remain in the industry with the hope that it will eventually recover, please do not hamper our ability to make a living any more than has already been done to us in the last 2 years. The small percentage of disreputable mortgage sales people that ruined our industry most likely should have never been in it to begin with as they did not share our sense of responsibility for the borrower's best interest. If you take away YSP, you take away the client's ability to decide what is best for their given circumstances and you take away our ability to make a living. It will shut our industry down and all of the quality mortgage professionals will be forced out leaving only those people who do not have the experience to truly do the best thing for their clients.