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Comments:

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I understand this is a "hot" topic regarding yield spread premiums. For the majority of us that have been involved in wholesale pricing, it is a good thing for consumers. We provide a much needed service. Choices. Banks-retail pricing-provide less choices, less competition which then will create higher rates. Please do not eliminate the ability for lenders like Landmark Mortgage Group to get pricing thru yield spread premiums. Like so much in our industry, law makers are not thinking this issue thru for the true effect if this is eliminated. It will HURT consumers more than you think!!!!