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The YSP is often utilized to give the consumer choices on what rate and points they feel would benefit them most. Without the YSP, the mortgage broker is unable to offer 0 point loans or no cost loans. The YSP also often allows us to give the consumer even better pricing than the retail banks. This is crucial to free market choices and the borrowers ability to obtain the best terms possible. AND the YSP is always disclosed. The elimination of the YSP will not benefit the consumer, on the contrary, the consumers will suffer by eliminating competitive pricing and choices.