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If you regulate what you call "steering", then you must regulate every business that sells a product that is purchased from a wholesaler. Whether you sell mulch or cell phones you always look at two things. 1. Price and 2 Service. What you hope is that they both are with the same company. If we can no longer get the best price for our clients then you must go after every business that buys from a wholesaler. Why not stop with companys? Regulate every business until we are 100% controled by the government. Of all the financial positions in the government, not one of you have every wrote a mortgage, or took time to understand what we do. You judge from a far because that is the easy thing to do.