

I think it looks good but there is one sentence that could be clearer. In particular, where the YSP is discussed, improvements can be made to the text that presently reads ***"It is not included [sic] the mortgage broker's fee."*** It would be better if we could get substitute language that is similar to the following: ***"This yield spread premium will be paid to your mortgage broker in addition to the mortgage broker's fee set forth above."***

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