

Dear Sir/Madam

My name is Joseph Ripolles and it has come to my attention that the Government want to ban commission for mortgage brokers The reason I use mortgage broker is they provide a fantastic service for people like me who wouldn't have a clue how to navigate the financial banking system.

Because they save the banks and the clients a lot of stress and time the Banks should pay them a commission for services rendered it would be unthinkable and unacceptable to have the client pay the commission on top of the stamp duty to the Government plus the bank fees. Also banks in their history have never reduced their fees if they did not pay commission they would put up their fees please give this email real consideration before you make any decision regarding this matter

thank you

Joseph Ripolles