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Yield Spread Premium: A percentage of the loan amount, the YSP is what a lender pays a broker for a loan with a higher interest rate, and lower fees.

Year built: The year a residence was built. Any work done to a residence would be considered a remodel unless it was torn down completely; in some cases, the assessor's tax records may show the original year of construction, as well as an "effective year built" showing the year of a substantial remodel. A tear-down would indicate a new year for a newly constructed home on the same lot.