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Subject: Regulation Z

The proposed rules are ridiculous. It is hard enough to get credit these days without adding new problems. Let the market fix itself, it always has a way of doing it correctly. Eliminating stated loans in particular would do great harm to the self employed borrowers. Try to actually think about your actions results instead of bowing to elected officials idiocy. They are only concerned about the next election and not the welfare of the people.

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