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**Comments:**

It sounds to me that the proposals are headed in the right direction. Most of these problems happen when you are having financial problems and what the banks do only compound the problems we already have, its like legalized loan sharking. If the country is'nt in enough trouble it will only get worse if the banks have thier way. What we all need is at least the ability to decide if more debt is in our best intrest. In a lot of situations we need help or guidance and not the kind that is going after the very thing we are havving the most trouble with, "MONEY". I'm concerned this country is headded for trouble we haven't seen in almost 80 years, I realy hope I'm wrong but if things doen't change that seems like a very real possabilty. This is a great country but banks seem to have unfair advantages and screwing the financialy impaired just isn't right. Please do everything you can to make things fair, after all the increase in gas prices the banks still have them beat you just doe'nt hear about it because I think people are embarassed to talk abou t it. Thank you for the opportunity to speak out, Bob Diederich