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Comments:

Enact the regulations as proposed to protect consumers. If the banks/lenders are correct in their "concerns," all the better - consumers need a hard lesson in Finance 101. Having less credit available, preventing the constant balance transfer to introductory 0% rate cards, spending more than one earns - all of these are good things for consumers and the economy. The current housing/economic mess is partly due to America's greed and inability to control its finances. Making Americans more responsible - and giving them more protection from banks/lenders - is a good thing. The American Dream is NOT the American Entitlement.