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Subject: Regulation AA

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After a lifetime of living on credit to raise a family while working on a teachers salary I am finally debt free except for my home loan. As an intelligent and disciplined borrower I managed to avoid most of the credit traps that snare so many of those who are less prepared to deal with the practices of the lending industry. To allow a totally "buyer beware" attitude toward the lending industry is to feed the uneducated and unprepared to the sharks. Someday, the failure to protect our least able borrowers from these sharks will be viewed as a complete abrogation of duty. You have a chance to change this, not someday but now. Please reign in the voracious lending industry. Your help is appreciated.