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Subject: Reb. BB - CRA Regulations

Comments:

Date: Aug 14, 2010

Proposal: Community Reinvestment Act Regulations

Document ID: R-1387

Document Version: 1

Release Date: 06/17/2010

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Category of Affiliation: Educational

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Comments:

Banks should extend credit to people if they have proven at least 2 years of steady employment at the same employer. It should not be based upon past credit history, because some people don't want to have credit cards. Also if the loan is for something that improves the environment, or energy creation, nothing should stand in the way. I think creditscore companies are a fraud. These very companies regulate the people who borrow, yet the very banks that collapsed because of their lack of regulation are held unaccountable.