

From: Robert Buckner  
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Comments:

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Name: Robert Buckner  
Affiliation:  
Category of Affiliation:  
Address:

City:  
State:  
Country:  
Zip:  
PostalCode:

Comments:

The questions of who benefits from these changes and the suitability of making them at this time points to the need for an open public discussion. This proposal would be an excellent first item of business for the new Consumer Financial Protection Agency to take up when it begins operation next year.