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Comments:

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I understand that you want to fix the problems that occurred previously, but by reducing competition, what is being proposed will limit consumer options. Brokers who do good business will be exempted from doing quality loans and giving their borrowers the same type of loans that they can get from retail banks. If all that is left is the "fat cats" in banking, you will be making them all richer, not having their competition keeping them on their toes.