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Comments:

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Comments:

The language for the ability repay does nothing to improve the issue at hand. The items listed as requirements have been the same requirements that the majority of the lenders have been using for 40 years. The proposed language will not affect change or will it make it better for the consumer. If you are going to spend the time and energy to create documents that simply do not make positive changes to the problems wouldn't be better not to do anything.