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Comments:

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This is nothing more than a communistic grab for more centralization of power and control. The banks are now puppets of the Administration and this will give them absolute control of all money lending. FED would be well advised to stay out of trying to regulate lending for which the government is not a participant in the loan. It is my personal constitutional right, if I want, to loan my money to even the devil regardless of any trumped up administration qualifications of repayment for which they are not involved. Repayment of any loan is a legal personal rights issue. Not the abode of a government beauracrate to tell me how to spend my money. NONE of their business.